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T H E
Gentleman Accomptant :
O R, A N
ESSAY to Unfold the
Mystery of Accompts,
By Way of
DEBITOR and CREDITOR,
Commonly called
Merchants Accompts ;

And Applying the Same to the Concerns of the
Nobility and Gentry of *England*.

Shewing,

- I. The great Advantage of Gentlemen's keeping their own *Accompts* ; with Directions to Persons of Quality and Fortune.
- II. The Ruin that attends Men of Estates, by Neglect of *Accompts*.
- III. The Usefulness of the Knowledge of *Accompts*, to such as are any way employed in the Publick Affairs of the Nation.
- IV. Of *Banks, Stocks, &c.* with a Detection of the Frauds of *Stock-Jobbing*.
- V. A short and easy *Vocabulary* of certain Words, that in the Language of *Accounting* take a particular Meaning.

By a Person of H O N O U R.

Do well unto thyself, and Men will speak well of Thee.

The T H I R D EDITION.

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PREFACE.



T may be demanded,
How it comes to pass,
that an Alien in Mer-
chandise (which the
Style of the following
Essay apparently be-
trays) assumes the Doctorate, and in
a tutoring Way, pretends to recommend
and instruct others in Merchants Ac-
compts. To this I have Authority to
give for Answer, That by Accident the
Author fell in love, and ever since has
been enamoured with them; and out
of the abundance of the Heart, the
Pen uttereth. But to be more parti-
cular, he bids me say, That once be.

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had the Honour of an Acquaintance; and some Conversation with Mr. H. THINNE, who was Treasurer to her Majesty the late Queen Dowager. And he often spoke of the Disorders he found in the Accompts of his Office, which had been kept in divers Cash-Books, and independent Memorials; out of which, without vast Pains and Picking, he could not collect any thing satisfactory, to answer her Majesty's Demands, who was often inquisitive about the State of her Treasury. And farther, That he had introduced a Solemn Book-keeping, in the Method of Debitor and Creditor, by means of which he could strait recur to the several Branches, and with great Readiness present to her any Accompt Current, or Estimates, as she desired; with which she declared her self abundantly satisfied, and pleas'd, more than ever she had known Cause for before.

Another Accident was at the Custom-House, when the Parliament gave to
King

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King James II. the Duties of a Half-penny per Pound upon Tobacco, and a Farthing upon Sugars, to lie, not on the Foreign Trade, but only upon the Inland Consumption; It was so ordered, That the Merchant Importer (on Bond) should have Time for Payment, and also a Discompt or Drawback of the Duty of all he exported. This occasioned a nice Question at the Custom-House, How the Accompts with the Merchants should be kept? One of the active Commissioners recommended the Method of Debitor and Creditor; but the Comptroler of the Accompts, and the other Commissioners, thought that bookish Course of Waste, Journal, and Ledger, too operose for the Occasion; and chose rather a sort of Post-, or rather Bill-Book, such as Shop-Traders use; and in that, giving each Importer a Title, without more ado, to write on the one Side the Charge, and on the other Side the Draw-Back, as the Business happened. This Course was ordered, tho' they were told before-

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band, That the Flow of Business wou'd soon choak them; and so it proved: For not long afterwards, the Commissioners called for the Draw-Back Accompts, and a very fair and formal Journal and Ledger was brought, and laid before them: at which they wondered; and enquiring the Reason, they were told, That in the first Week of their Practice, in the other way, they found so much Blunder and Error, and so little Hopes of either preventing the like for the future, or of any fit Means to find out what might escape, that they had changed their Course; and having first drawn all the Business into a Regular Set of Books, had continued, and found it the best Way to go on.

This gave the Author a great Curiosity to find out, wherein this wonderful Virtue of a Regular Accompt consisted; and at length by Discourse, Books, and Trials, he had the Satisfaction to think, he had gained a clear
Notion

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Notion of it ; and then, by a Course of Practice in small Affairs of his own, and great ones of others, he became capable to prove, what he had done by a General Balance, which is a Consummation of Pleasure this Art affords. And he adds, That Lovers of Art have that to say for themselves, which no other Species of Lovers can pretend to, which is, to be Kind and Communicative. And on that Account, thinking other Persons may possibly, in his Way, be as Amorous as himself, has ventured to express in Writing, tale quale, the best of his Skill, and to make a general Present of it ; supposing that some may be, as he was, fired by Accident. And that is the End of his being thus far Communicative, not without Hopes (as much an Infant in Art, as he is) of enjoying in common with them, a small Portion of Self-Consolation under the Old Law, viz. That Wisdom is justified of her Children.

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T H E

Gentleman Accomptant.


T H E Books of Merchants Accompts are kept in a certain Method, that from the Stile and Form of the Entries, is called *Debitor and Creditor*; which Method is so comprehensive and perfect, as makes it worthy to be put among the Sciences, and to be understood by all Virtuosi, whether they ever intend to make use of it or no, even for pure Speculation, Curiosity, or rather Admiration; as happens, when with some Pains we have attained the Knowledge of any Art or Skill, tho' less complex than this; which, thro' the Invention of past Ages, universal Practice, and in Matters of Interest, (the fiercest Engagement of Human Wit and Stratagem) is reduced, as this is, to the strictest Compendium,

1. *The Excellency of Accompting by Debitor and Creditor: Being an Art distinct from Common Arithmetick.*

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and (respecting the Intention and Use of it) to a consummate Perfection. I do not know, that any Art practis'd among Men, is come up to a positive *ne plus ultra*, but that of Accompting. Common Tale, or Reckoning either by Memory, or its faithful Friend the Pen, is no less vulgar, than speaking, or walking; and these two are improved into those difficult Arts of Oratory and Dancing, (capacitating Arts indeed, one of Men, and the other of Women) in which those who practise them, out-run one another, and no Limit of Invention is known, thro' which they may be improved; and so of other Arts, which I do not stay to particularize. But the Art of Regular Accompting, or Book-keeping, altho' Useful beyond any, and of as infinite Variety, and of which not a few, able enough in other Things, are utterly incapable; yet in Rule and Method is so contracted and circumscribed, that without a Fault, nothing can be rescinded from, or added to it.

If any one shall say, That Regular Accompting is but a judicious Application of Arithmetick to the common Business; I answer, That Arithmetick is indeed necessary, and a Dexterity in the Use of it is to be made a *Postulatum* here, as being presupposed: But in Practice, Accompting is an Art of itself distinct; and Arithmetick to Book-keeping, is as Language to Oratory, or as setting one Foot before another, to the Skill of a Dancing-Master. It hath been observed, that some able Merchants, not to seek in the common Practice of Arithmetick yet have not been able to keep their own Books but have hired some professed Accountants to do it for them: And I dare say, a good Geometrician who by Profession is most capable of knowing the Rules, with the Tendency or Reason of them; yet being put to keep a Set of Books of a dissipated

) to a Trade, would soon find himself envelop'd in Dark-
 at any ness and Confusion, and that nothing but Trials
 of office and Failings, or (in a word) Practice, could adapt
 mmon him to the Work, which in its Nature is rather
 faith- Pragmatick, than Analytick.

Speak- To justify this Character of
 d into Regular Accompting, I need only
 (cap- say, That the Method compre-
 her of hends all other Methods, which
 a, out- particular Persons have occasi-
 tion is onally Instituted, for their own
 ; and private Concerns; and that all those Methods,
 articu- whatsoever they are, were, or can be invented,
 ng, or for the Use of any Accompts, are Parts of, and,
 and of as it were, taken out of the *Dr. and Cr.*; and so
 , able much as they want of that, however in private
 e; yet Concerns serviceable enough, just so much want
 circum they of desirable Perfection: For the *Dr. and Cr.*
 be re is pure and perfect right Reason, and contains the
 mpring whole Material Truth and Justice of all the Deal-
 etick to ing, and nothing else; and this not only between
 etick is the Accompter, and his Traffickers, but also be-
 se of tween all the several Traffickers one with another,
 suppo so far as they have intermixed in the Subject-Mat-
 rt of ter of the Accompts; and not only so, but also of
 ping, the Incidents, Circumstances, and Consequences of
 foot be the Traffick, such as Estimates, Losses, or Advan-
 er. tages thereby. And all this in a perpetual State;
 ats, noing any Question that can be proposed concern-
 metick ing any Dealing, is answered almost as readily as
 Books demanded; and no Person can be injured, who
 ts to d takes his Accompt upon the stating of the Books,
 etrician so far as it runs: And in all Times, even in After-
 ving th Ages, the Transactions thus duly accompted, will
 m; ye be understood as well, as if the same had been in-
 diffuse quised at the very Instant of the Writing.

*2. The vast Com-
 prehension of this
 Method, and some
 Excellencies that
 flow from it.*

3. *The great Security against Frauds, being kept fair as Records, and carrying a Self-proof.*

IT is not to be here pretermitted, tho' I shall more fully demonstrate it afterwards, that it is not possible to foist into the Book any Postnate (as are generally Frauds; but all such shall be detected thereby: For the Entries being strictly made in Order of Time, as the Business is done; Cheaters, who build their Tale upon some past Transaction, cannot find Means to intercalate the least Entry to square with it; and therefore the Fact must needs be cleared by the Books: For this Reason, Merchants Books are authentick in Mercantile Controversy; and for that mere Authority, are kept exquisitely fair, as any Records ever were or can be, without any Blots, Razures, or Interlineations. If any Error is found in the Writing, as sometimes will happen, it is mended, not by Razure, &c. but by an expresse Entry with Declaration. So much was the Lawyer in the wrong, that in the *Chancery* argued a Merchant's Books suspicious, from the very fair Writing in them; which shewed, he knew more of Common place or Shop-Books, than of Merchants Accompts. Lastly, as to the just State of the Accompts, there is Demonstration from this infallible Test; Cast up all the *Debitors* into one *Total*, and in like manner the *Creditors*; and if those two *Totals* are exactly equal, the Books are true stated; else not. So much for the incomparable Use and Virtues of Regular, or, as commonly termed, Merchants-Accompts.

4. *Useful to Gentlemen, and to some necessary; commendable in all, and fruitless to none.*

NEXT it may be demanded What all this imports in the Case of a private Gentleman, such I am here directed to; for that Capacity Men are accountable only to themselves and the

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Families, which may be done, or let alone. I answer, That Gentlemen of Estates are not strictly accomptable, as Merchants and Factors are, who are both instructed, and justified by their Accompts; but yet, setting aside common Discretion, which is a sort of Law to every one, and in all States of Human Life, requires decent Accompts to be kept; those Reasons I hinted at first, suffice to dispose any ingenious Gentlemen, however retired, to know this Art, as a sort of Human Learning. But it is downright Dulness and Stupidity, for those who are born to Estates and Honour in our free Constitution, and consequently may, or rather must, early or late, be called out to Publick Business, to want a Knowledge, so universally concerned in all great Affairs, without which they cannot understand the Language, much less the Subject-Matter, when it relates to large Accompts. It is pitiful to see, how strangely some Men of Quality and Fortune are to seek in Accompts; and how they are blinded and bambouzed by the Mists that artful Men raise up before their Eyes, with Estimates, as they call 'em, and Representations of Values, drawn out of immense Books of Accompts, while the proper Judges know the Way neither into, nor out of them, and listen to the Jargon, as if it were *Coptick* or *Arabick*. But in mere private Respects, is it not a commendable Exercise of Time, when a Gentleman entertains himself in keeping a Regular Accompt of all his Concerns? His Business may be various, and enough diffused; especially if he be Trustee, Guardian, or Executor, as most are at one time or other: It is reasonable to affect neat and clear Accompts, if it were only for the sake of conscious Honour, as also of Advantage to Posterity, (for whom Men of Honour will have a Regard) by leaving an Example

of Prudence, Oeconomy, and Industry for their Imitation and Encouragement in effective Value equivalent perhaps to an Estate; and it were well if all the Virtues of Ancestors might be as fairly and invitingly made known to Posterity, as that of keeping regular and just Accompts.

5. *Knowledge of this Method, tho' not practis'd, helps in all other Courses undertaken.*

AND *Lastly*, Admitting that one of Fortune's Favourites may not think this sedentary Employment worthy of his Time; or having begun, either out of a Satiety or Tedium of one uniform Practice or else discouraged from frequent Failings and Mistakes (which to conquer, requires not a little Perseverance and Resolution) shall leave off a strict Regularity, and fall into looser Methods, yet however he proceeds, he will have no Cause to repent the Time and Application once bestowed upon these Advances or Attempts he hath made: because he will find himself improved by a general Knowledge of Accompts thereby gained, and that in whatsoever way he reckons, his Performance will be more reasonable, concise, and to his Satisfaction. But there is farther Benefit by practising the *Dr.* and *Cr.* which is a Capacity to chuse and direct Servants to do what you desire should be done, supposing you care not to do it your self. I have often wondred to see a Retinue, in which some notable useful Persons have been entertained as Peruke-makers, Taylors, Musicians, Upholders, &c. but without any Accomptant amongst them: That Wonder is resolved, when it is considered, that the Master of them knows not what an Accompt is, beyond a Page of Receipts, and another of Payments. Such a one is not sensible of the Beauty of a fair and regular Accompt, as he may be of a Garniture, or Choice of Liveries.

But

But certainly the Reason is strong, that in a Troop of Attendants for mere Parade, some might be chosen for their Skill in Accompts, and that Province be assigned them; and, after due Admonition and Directions given, such Performance expected, that the Master might at any time call for his Books, or command a Balance to be made; whereby, as in a Synopsis, he might see the Increase or Decrease of his Estate; and in Case of the latter, reform his Measures of Living; and also see thro' all his Dependences at once, and be admonished thereby of giving Orders for composing such as are out of Order: And a reasonable Concern and Inspection of this sort, without the extreme Pains of writing and computing himself, will be as profitable to a Man of an Estate, as to one of a gainful Profession; the one in getting, and the other in preserving an Estate.

FOR these Reasons, and because I write not to Artists, but only to Persons of considerable Degree and Fortune, I mean to such of them, who are, as I myself would be thought, Curious, Inquisitive, Industrious, and Lo-

6. Directions to Persons of Quality and Fortune; with the Method of the present Undertaking.

vers of Justice, Truth, and Regularity: I shall not in this my Undertaking labour very hard, or penetrate deep, by exaggerating Multitudes of Rules and perplexed Examples, as most Writers of this Subject have done; but, in a familiar discursive Way, copy, as it were, my own Sentiments and Reflections with all the Ease and Freedom, as I suppose one of my own Rank, accomptable, as I am, only to himself and his Family, will be content to peruse. And for the Method, I shall here only pre-advertise, that I propose first to give a general Scheme or Description of the Art of keep-

ing Accompts by Dr. and Cr. and then apply it to Practice, as well in the true Writing, as correcting Errors; and subjoin a fictitious Specimen, to render what is discours'd intelligible. After which I shall go on to the Case of a plentiful Estate; shewing how the grand Undertaking may be approached or instructed by a lower or subsidiary Writing, all of Use, tho' farther Process is made; and then shew how the Business may be digested into proper Accompts, Divisions, or Sub-divisions, with the Reasons, and a compleat Specimen of the Practice; and after some Discourse of such ordinary Ways of Accompting, as Traders and others commonly use for a tolerable Remembrance of what they do in their accomptable Affairs, and (as it were by chance) fall into; I shall conclude with the usual Methods of rendring Accompts, and the admirable Use of a Set of Books regularly kept. And in all this I pretend to no Invention, but only a sort of Choice, or perhaps Advice, with such plain Directions, as I think are useful, and such as I fancy I my self would have been glad of, when I first began the World.

7. *The Fundamental Notion on which the whole Practice depends.*

THE Art of Regular Accompting depends wholly upon this Supposition, viz. That every thing negotiated comes out of something, and goes into something, having (as they say of Motion) its *terminus à quo & ad quem*. But this farther, that if there happen any Increase or Decrease of the Whole, or any Part in the Transition, there is a common Receptacle, or Place, which receives or furnisheth exactly the same. So that however spaciouſly the Books are branched out, there is conserved a perpetual Par, or Balance of the Whole. According to this Notion, all the Drs. and Crs. are decla-

declared ; for that Person or Thing which takes, is made *Dr.* that is, stands *charged*; and that Person or Thing which delivers, or parts from, is the *Cr.* or *discharged*; and in every Entry of a Negotiation, the first thing done is to set down these Terms of it, that is, the *Dr.* and the *Cr.*; and then what the Nature and State of it is. And afterwards a Digest is made of these *Drs.* and *Cr.*s. under their proper Names; and since every Person or Thing may at Times be both *Dr.* and *Cr.* they are made all Titles of Accompts in the Books, and under them are wrote the Debts or Charges, on the left Hand Page; and the Credits or Discharges, on the right Hand Page of the Book; and so the several Charges and Discharges of every Person or Thing stand ranged in respective Order, and computable, as we may observe by View of most Books of Accompts, and will be farther explained, when I speak of the Book called the *Ledger*. In the mean time this may suffice to shew what we mean, when we speak of an Accompt in the Books.

THE making true *Drs.* and *Cr.*s. is the greatest Difficulty of Accompting, and perpetually exerciseth the Judgment; being an Act of the Mind, intent upon the Nature and Truth of Things:

For this Reason, the entring Matters formally in the Books, is a Business that will not be done in haste, no more than calculating Propositions in Arithmetick and Geometry; and an Error of that kind spoils all. The best general Direction for avoiding false Charges, is to consider attentively the Consequence of every Entry, as if each Accompt were to go away with its Portion; and then to write so, that each shall have no more than its

8. *The great Care in making proper Drs. and Crs. and some Hints of Direction.*

Due, and not one what is due to another. For no Justiciary in the World can be more considerative and careful, *jus suum cuique tribuendo*, than an Accomptant ought to be, in placing his Parcels to their proper *Drs.* and *Crs.* And besides this, there is very much Discretion and Contrivance in doing it; for Accompts may be more or less particular or sub-divided, as Business spreads. As some that have a small Trade may entitle an Accompt Merchandise, and bring all their little Dealing in under that; but commonly they entitle the Accompt more particular, as Cloth, Silk, Lead, Cochenear and the like; whereby the Trade in each Species is ranged together: And sometimes the same Charge may be put under various Titles; as when Goods are bought and brought in, the Ware-house may be made the *Dr.* for them; but that is not well, because many other Sorts may be there, and the same Sort of Goods may be in divers Ware-houses, and so the Trade of each Species is confounded; therefore they chuse to make the Species of Goods, as Cloth, Silk, &c. *Dr.* for what is invested in them; and then the Consequences of that Trade will in time distinctly appear. When Goods are bought, they are either paid for, or not; if paid for, it is by ready Money, or Assignment of Value. When it is Money, then the Goods are *Drs.* to *Cash*; if Value, then to the Accompt of that Value the Assignment is upon; so the *Cr.* is made of the same Parcel, that was debted before; and the like is done of every Entry, declaring a *Dr.* and a *Cr.* of the same Thing, whatever it is. There is sometimes Occasion to make a sort of Mediate Accompts, which, to prevent Wrong, are put between one Interest and another as when Goods are shipped, and consigned to a Factor, the Goods are gone, but the Factor not charge-

chargeable till they arrive, and to make him *Dr.* upon the shipping is a false Charge; therefore they put the Voyage between, and say the Voyage is *Dr.* to the Goods; and upon Advice of the Arrival, the Factor is charged *Dr.* to the Voyage, and all stands right. Sometimes Accompts may run out into such Length, that by mere Multiplicity of *Items* they grow confused; then it is convenient to subdivide them under various Denominations, as shall be thought fit; and these make either Accompts Effectual, which may have Increase or Decrease charged to them; or Ineffectual, which are not capable of such Charge: The former are such as have Value in a Course of Trade, and the others merely in a Custody; the latter may indeed decrease by Loss or Destruction, but cannot increase; and it will be shewed, how Provision is made for such Cases: For I do but touch here, preparing only for Practice. But the greatest Care of all is, to make the Debts and Credits of Persons critically true: There is no Latitude there; but every Man's Accompt cast up, is to shew what he owes, or may claim at all times. And the Accompt of the Cash, tho' it be a mere Custody, yet is carefully to be kept true and neat, because most effectual Accompts are concerned more or less with it; and it is a Check upon the Cash-keeper, and Satisfaction of Mind to the Proprietor, if he keeps it himself. In fine, it is to be always observed, that the same Charge which is writ in the Debt-side of one Accompt, is also wrote on the Credit-side of some other Accompt, which is twice writing the same thing; whereby every Accompt by both Sides of it, Charge and Discharge, hangs to certain other Accompts, by every Line of it: Which is a remarkable Concatenation of Accompts; and duly reflected on, clears up the Mystery that renders this

this Method rarely understood, even by those who think themselves fully possess'd of it. The common mistaken Notion of a *Dr.* and *Cr.* is from the Manner of writing in Accompts Current, or the Post-Books of Shops, which set Charge on the one Side, and Discharge on the other; but without any Relation of one Accompt to another; as is most sacredly done and observed in the *Dr.* and *Cr.* This I thought fit to mention, being the vulgar Obstacle against a right Notion of a regular Accompt, and fit to be removed.

9. *Of Mediate Accompts for Accommodation, and the Conduct in charging Profit and Loss.*

I TOUCHED upon the framing Mediate Accompts, such as might be effectual, or ineffectual; and Subdivisions made for Clearness and Convenience, as well as doing Justice; the Reason and Use of all which Conduct will appear eminently in that one Accompt, which is of the Increase and Decrease happening to the Capital Stock, thro' the Course of the Negotiation; which is that they call Profit and Loss. For in truth, all Consequences of that kind belong to the Accompt of the Capital Stock, and might justly be charged there: Increase or Profit on the *Cr.* Side, and Loss on the *Dr.* Side; so as the Sum of the one being subducted from the Sum of the other, shews the State of the Increase or Decrease. But because this would make an Huddle and Confusion in that Accompt, it is chosen rather to make an Accompt of Profit and Loss express, which is Mediate between the Traffick and the Capital Stock; where a State may be made, and the Advance or Loss appear, and be carried to the Stock in Totals, as there is Occasion. And here all that is Advance or Gain will stand on the *Cr.* Side, and all Loss on the *Dr.* Side of that Accompt. But it will

will also happen, that even this Accompt of Profit and Loss, may be over-charged with *Items*; for in Accompts numerous *Items* make a Confusion: That is in great Measure reconciled by making Balances, and carrying them either to another Accompt of Profit and Loss, or else to the Accompt of the Stock; but more clearly, when the Accompt is broken into divers Denominations, as Profit and Loss in general, then Profits of real Estate, Profits of Money at Interest, Profits by Stock-jobbing, Profits by Gaming and the like, as many as any Man's Circumstances require, either from Multiplicity of Dealing, or his own Humour suggesting, in order to satisfy his Curiosity, or guide his Judgment by what shall appear upon casting, or upon carrying Totals over to the general Accompts of the Stock.

BUT as to these mediate or ineffectual Accompts, which are introduced for Expedience, as well as Justice, it is to be observed, that some will fall out to have both Introit and Exit, and others only one, and nothing of the other, but by a Total in the opposite Side, when it is carried over. Of those which both give and take, there is Profit and Loss, as the Terms declare: So Interest of Moneys; for a Man may pay, as well as receive; so for Gaming, Stock-jobbing, and the like; all which are most reasonable to be kept distinct. Of those which either give all, or take all, some may be in the way of Loss; such relate to meer Expences; as an Accompt of the Charge of House-keeping, of Servants Wages, of Stables, of petty Expences, of Charges, of Merchandize, and the like. It is not well to incumber the Books with many of these; but

10. How Accompts are to be managed as to Number, and particularly the Cash Accompt touched upon.

but rather to keep them in small Memorandum Books express, and bring only the Totals into the Accompt of Cash, and so into Profit and Loss general; which may be done Monthly, Quarterly or at such Periods, as the Multitude of the Business may make reasonable: Some may be of pure Gain, and necessary to be kept, as Rents, Pensions, Annuities, &c. It is a great Prudence in the general, to make as few Accompts, and to fill them as slowly as may be, which is done by keeping small *Items* apart, and referring to them; because every touch with the Pen is obnoxious to Error; and the more *Items*, the more liable, and harder to find them out. Therefore the Reason of multiplying Accompts is always to be weighed; as when the Course of the Accompt will not stay for future Events, a mediate Accompt is taken, as the Voyage instanced before: So when Accompts swell, may be fit to break them, and gain the View of some Heads more distinctly by so doing; but to write more in Number or Measure than is necessary or highly convenient, when less will serve, is against all Reason, and Discretion in Accompting. I am not here more particular, as to the specific Accompts, as might be proper in several States particularly that of a Gentleman; because I have Place hereafter express for it; but conclude with one Observation, which is of the Cash; for altho that, as I hinted, is but a Custody, and hath directly neither Profit nor Loss upon it; yet for the Reasons touched, it is a most important Accompt and in some Sorts of Business possesseth the whole Traffick; as Bankers for instance, who daily fill whole Pages with Cash in and out. And per-
 10 Trades, who make no Accompt of Sortments, but
 20 only of what they pay out, and receive in; the
 whole Accompt is a Cash Accompt, and yield
 the

them their Profit and Loss by the State of it. And in the Cases of Merchants, Gentlemen, and others of diffused Practice, great part of their Dealing will run thro' their Cash, and therefore to relieve their Accompt of Cash in their Books, they have a Cash-Book, as they call it, where all Receipts are wrote on the one Side, and Payments on the other: And these by Periods they collect, or digest, under as few Denominations, as the *Items* will bear, for reducing their Number; and those they bring into the Books under proper Accompts, at fit Periods; all which I shall explain more expressly afterwards.

I SAID at first, that every Thing of Value moved, or came from something, and went into something; therefore to begin a regular Accompt, there must be a Fund, or Capital Stock, out of which all the Accompts, that may possibly grow, waste, increase, or continue in Par, must flow. And to begin a Set of Books with the first Thing that stirs, and so go on, as Things move, is an heedless Undertaking, and will not go on well, nor close tolerably; for whither is the Profit, or Loss to go? For this Reason the Merchants (having a Form of Godliness) write first, LAUS DEO, and then, an Inventory of all their wordly Estate, under such Heads, as they judge, will make proper Accompts in their Books; and then the Accompt of Stock, or Estate, as they are pleased to entitle it, after the foresaid Consecration, and a Declaration, that it is their Inventory, begins thus, *viz.*

ACCOMPT of Cloth is Dr. to Stock 500 l.
For such Quantities, as are in divers Ware-houses,
viz. &c.

11. The Inchoation of an Accompt from a real Fund, with an imaginary Form to represent the Process of it.

THOSE

THOSE who are Factors are *Drs.* to the Stock, for the Moneys in their Hands, as *per Accompt Current*.

PERSONS are *Drs.* to Stock for the several Debts owing by them; and the like.

ALL which Matters being particularly declared in the Books, are both a compleat Inventory, and a beginning of Course in Accompt; because each Person's Charge, and the Charge upon every Place, or Thing, stands true in a proper Debt of each Accompt apart; by which every Individual in the Inventory is repaired to by the Person, or Place that is truly and really chargeable with it: And from hence flows the Accompt of all future Dealing. Now for representing how an Accompt is framed upon the future tossing and tumbling this Stock about in Trade, and in what manner it is carried on, I have thought it may be concisely, and not ill done, under the Image of a Scritoire, with many Cells, and Drawers, named *A. B.* &c. One may suppose Money, Jewels, Securities, and Goods of divers Kinds, stowed about in these Places, and then shifted to and fro, taken out, and put in here and there, with Increase and Decrease in the Transition: Here is a Resemblance of a Mercantile Stock in Trade, particularly that in the Hands of a Factor, who is the Scritoire, and deal for others; and thro' the Means only of his Books, is ready at all Times to give an Accompt of every Thing, as it is demanded. And upon the Concept of this Representation, I have drawn up a solemn Accompt by way of *Dr.* and *Cr.* thro' all the Steps, and in the Form of a Merchant or Factor's Books, as the Thing it self expresseth, to which I may refer for an Elucidation upon divers Occasions. *Et sic comparo parva cum magnis.* It seems to me, that the common Books, published for instructing Merchants Accompts, over do. For

they enter so deep into the *Penetralia* of abstruse Mercantile Practise, that he must be a good and experienced Trader, who can well apprehend their Sense; or so much as their Language, either of which is so foreign to the Apprehension of ordinary Persons, that the very Jargon diverts them, who might hearken well enough to a lower Instruction, if it were in a plain *English* Dress.

AT first instead of Stock, I write the Scritoire Dr. and then the several Drawers A. B. C. &c. Crs. to that for the Contents in them. So in that Accompt of the Scritoire, there stands the Inventory of the whole Scritoire, referred to the Places where the Things stand charged, and are to be found. When these Things are shifted from one Place or Cell to another; as from A. to B. then B. is made Dr. to A. for it, & sic de cateris. Thus the Alterations make no Disorder; but the Repertory of the whole is continually compleat; only there are so many more Steps to be taken in the Search, as there have been Removes. As in Trading there is Profit and Loss; and in common Living contingent Gains, as well as Diminutions by Expence, and otherwise: So I conceive here, that the Owner or Keeper of this Scritoire (whom I give no Accompt, for keeping the Image pure) takes out, restores, adds, detracts, removes, and changes the Stock, as he pleaseth; and sometimes he brings Loss, sometimes Gain; and I am to carry on his Aecompt for him, in the Name of his Scritoire: All Sorts of Dealing in the World, is shadowed to the Mind, under this Image; whence it is not difficult to conceive, how from an original Stock, and a few Accompts at first, a Multitude of other Accompts will grow out, opening
as

12. The Description of an Accompt by Dr. and Cr. under that Image of a Scritoire.

as the Branches and Leaves of a Tree, in a perpetual Series, all hanging to each other ; no less but rather more essentially, than these do; for of those, many may be prun'd off, and the Tree left integral and sound ; but here no one Accompt, or Line in it can be spared (as to the State and Veracity of the Accompt) without a total Destruction of the whole : For what Virtue hath a Method left, when its Test, the very Design of it fails ?

13. *The Manner
how an Accompt
closeth in the same
Order as it opens.*

THUS much in general, of the opening and spreading of a Regular Accompt. It is not less pleasant to observe, how an Accompt being thus branched into Multiplicity, which in any other Method, would be a Wilderness of Confusion inextricable, shall equally and regularly close again, and finally terminate in one single Balance, carry'd from Profit and Loss, to the Accompt of the Stock, as I am about to shew ; as also, that then the Balance of Stock being carried down to the Accompt of the Balances ; even that Accompt without more, shall be found to be in true Balance of it self, and then all is closed ; and in one, or a few *Items*, it will appear, what the Stock hath got or lost ; to whom it is indebted, or by whom it is credited ; and (as in the *Scriptoire*) where all the Effects are demandable, or to be had. And it is done by this Artifice ; First, all the immediate and ineffectual Accompts are to be closed, and the Balances carried where they belong, which is mostly to Profit and Loss ; then all the proper Accompts are to be balanced, as Persons, Places, Goods, &c. and brought away to an Accompt to be fram'd, which is entituled an Accompt of Balances ; and then, on the *Dr. Side* of that Accompt, will be found all those Accompts, that have any Thing in them left owing

to the Stock, whether Goods, Persons, Places, &c. And on the Cr. Side, the like of those, to which the Stock is indebted : And after all this done, if (as I said) the Balance of the Accompt of the Stock, be wrote and counter'd in this Accompt of Balances, and that makes a true Balance there, then the whole Accompt is true ; else not ; and all the Questions, before thought demandable, will be answered by meer Inspection. I dare not dwell on the Manner of the Writing, and Form of this Work ; because it will come in expressly ; and the Specimen of the Scritoire, as well as what comes after, will shew it.

I HAVE now gone over this general Relation of the Method and Design of a Regular Accompt ; not expecting that it can be so plain to the Apprehension, that alone, and at first, it should be clearly understood by Novices in that Art ; but it is thus premised, for the End I hinted ; which is, to have a Subject, to which I might apply, by way of Critical Explanation, the following Observations of the Practice. For since either that, or the Speculation alone will be of difficult Access, either may plain the Way for the other ; so that coming to be collated, and jointly considered, the whole may be fully and clearly intelligible. Therefore I must needs desire, that as I have sent forth this Notional Deduction of the Art, by way of Precursor of the Form, and to prepare the Way for it : So after the Forms are perused, the Reader will resort back, and peruse the other over again ; and then, I doubt not, but he will be fully possess'd in Opinion of those Excellencies, I have at first predicted of this Art ; and accordingly, I now hasten to the Practice of Book-keeping.

14. *The Reason of this general Explanation, not more explicitly declared.*

I MUST

15. *Accompt-Books are Three Principal; the rest Subsidiary.*

I MAY distinguish all the Books any Merchant, or Man of Business, requiring Accompts, can pretend to keep, into the Principal and Subsidiary. The Principal are Three; no more, nor fewer; and those may contain the whole Material, without the others, which are used more for Convenience than Necessity; and may be more, or fewer, as Affairs, or Fancy and Discretion may demand: But of the Three Principal, no one can be spar'd; and those are, 1. The Waste-Book, or (as some term it) the foul Journal. 2. The Journal. 3. The Ledger. The others with Merchants may be these; 1. Cash-book. 2. Accompts Currant. 3. Petty Charges. 4. House-keeping.

16. *How with a Gentleman.*

A PRIVATE Gentleman, besides the Three Principal, will have, 1. a Cash-Book: 2. Gross Reckonings. 3. Lesser Reckonings. 4. Steward's or Bailiffs Day and Cash-Book. 5. House-Book, and what more his Fancy may suggest; wherein he is free to enlarge, or contract, as he finds convenient: and if he will consummate his Accompts, he must have the Three Principal; but if he will baulk any of them, it must be the fair Journal and Ledger: But the Waste-Book is indispensably requir'd of all that write Accompts, for the like Use which Tradesmen make of that they call their Day-Book; and with that I begin.

17. *Of the Waste-Book; its Quality and mighty Consequence of it; and some Specimens.*

1. THE Waste-Book is that which the Pen first touches, after a Business is fitted for setting down; unless for Neatness, as many do, an Accomptant shall think fit to use a spare Paper to

write

write foul upon ; and good Use will be found of doing so: For the Entry in the Waste, will be very much the fairer, in better Order and Expression. The Entries are the meer Substance and Marrow of the Transaction, without Forms, but such only as conduce to the explaining and exposing the Import of the Article ; and that must be stated with exquisite Clearness and Distinction, as a Man is best capable to express, just at the Dispatch, when it is matured, and full in his Thoughts, and not the least impaired by Forgetfulness ; and so as he may well perform in some Degree of Haste, and while other Affairs may attend, or call upon him. In short, a Waste is a compleat Memorandum-Book of Accomptable Business, kept in strict Order of Time, for preserving a perpetual and thorough Understanding of the Contents. It is both the Foundation, and Inchoation of all regular Accompting ; and when Doubts arise upon the following Entries, it is finally appeal'd to: For this often contains minute *Items*, carry'd away only in Totals, referring back to the Waste. And yet, after all these great Importances, the Waste-Book is the lowest Degree in the Order of all Artificial and Inartificial Accompt-keeping ; those that keep any Accompt, must keep this, which is the Notes of his daily Proceeding in his pecuniary Concerns ; and a School-Boy, bid to Accompt for his petty Cash, will naturally fall in to do it so ; that is, by writing his Penny and Half-Penny Expences, one after another. In short, it is indispensably necessary to all Accompt-keeping, be it of great or small Consequence ; but most of all to that which is the most perfect. I shall conclude with a Specimen of a single Entry or two, in a Waste-Book.

Jan.

Jan. 16. 1712-13.

THEN Received of the Partners in the Adventure of Tobacco to *Archangel*; which is concerted in the following Propositions, viz.

A, B,	—	$\frac{1}{3}$ Or $1\frac{1}{3}$	—	50	—
C, D,	—	$1\frac{1}{3}$	—	10	—
E, F,	—	$1\frac{2}{3}$	—	90	—

In all, Aboard the Adventure,
Frigate, bound to *Arch-* } ——— 150
angel.

THE following is of an Entry relating to a less Mercantile Concern.

Febr. 20. 1712-13.

THEN paid 1000 *l.* upon an Assignment of a Mortgage of the Mannor of *M.* the Estate of *B.* charged in the Hands of *C.* with 5000 *l.* Principal and Interest, who assigned on Receipt of the whole Principal Money, to *B. C.* and *D.* Trustees for themselves and others, in the following Proportion, with Interest at 6 per Cent. payable Aug. 21. viz.

Trust for A. as to — 1000 — my Share.		
Declared by an Indenture, Ditt to Date.	B. —	2000 —
	C. —	500 —
	D. —	300 —
	E. —	200 —
	F. —	1000 —
		———— 5000

THIS contains only the naked Truth of the Affair, and needs no farther Nicety in setting it down. How this is to be entred in the Journal, is a Matter of nice Thought, and will be shewed afterwards.

2. THE

2. THE next of the principal Books is the Journal, into which Matters are posted out of the Waste, in the same exact Order of Time and Succession; and when the Waste-Book is cancelled, and the Folio of the Journal marked. Some Things may be declared in the Journal, which need not come in the Waste; that is, the closing the mediate or ineffectual Accompts, and carrying Balances from one Accompt to another, which are only Matters of Computation; but if the Entry is to operate or discharge any Thing or Person, then it ought to be entred first in the Waste; for it gives an Authority; and a second writing digests the Matter better and closer. But what is so without Form in the Waste, is brought into the Journal, and done in a strict Form, and with all the Consideration and Discretion imaginable; and it will not be done hastily, unless it be a very plain Matter; but requires the Solitude of a Compting-House, or Retirement from all Manner of Interruption. For then the *Dr.* and *Cr.* of every Parcel is declared, the Sum and Substance of the Transaction express'd; and rather than leave Defect, Impropriety, Doubts, or Ambiguity of Expression, whereby the very Truth is offuscated, the Accomptant is not to grutch his Pains, nor be a Niggard of his Words. It is a Rule, that a Journal Parcel cannot be too long, nor the Ledger too short. The whole Skill of an Accomptant is employed in making these Entries properly, and with true *Drs.* and *Crs.* There have been able Merchants, and great Dealers, who could, by the Force of their Understanding, keep their Waste exquisitely well, but not forward their Business into the Journal; and with them the hired Accomptants,

18. *The Nature of the Journal, and care to be had in the Entries, with some Specimens.*

ants, from the Waste Book only, without other Help or Instruction, frame the whole Accompt so as the Merchant at all Times may find the Posture of his Business stated to his Hand in his Book And to say Truth; many Merchants, able Accomptants, for saving their Pains, take the same Course; for the Work requires early Hours, and cool Brains. The Form of Journal Entries thus.

Mar. 25. 1713.

8. A. is Dr. to B. 150 l. being for so
10. much borrowed of B. upon a Bond with 300 l. Penalty, Dat. &c. and payable, Sept. 29. with Int. at 6. which Money was Recd. by A. upon Accompt of a Debt owing to him for *Cochineal*

Apr. 29. 1713.

7 Cash is Dr. to Accompt of Rents, for
15 122 l. being so much Recd. of divers Tenants in B. by *John Trott*, who was sent over, whereof the *Items* are in Waste, Fol.

NOTE, Here the Date is commonly set above the Parcels, that belong to each Day; all which follow in their true Order of Time. Then the Dr. and Cr. is declared; then the Sum of the Entry, which after the Transaction is declared, is set again, for ready View, in the Columns. The Reference to the Ledger is made by Two Figures in the Margin, with a small Line between; the uppermost is the Folio, where the Parcel stands Dr. and that underneath, where it stands Cr. and no Points are set after those Figures, because after posting, a Prick is put to them, which shews so far is posted. The first of the Two Examples before hath the Points as posted, the other not. This is a Distinction visible enough, and yet not foul, as Cancelling wou'd be; which, for that Reason, is not allowed in a Journal; for that is to be kept fair and clean to a Scruple. So much for the Journal.

20. *The Manner of setting the Date, &c.*

3. IT will readily be conceived, that this Train of Entries in a Journal Accompt, in Order of Time, after any length, becomes unfit for ready Examination and Search; which is an intolerable inconvenience to an Accomptant, who must be ever in a way to answer to himself and others, all Demands that can happen in the Course of Business. Therefore it is contrived, that the other principal Book, called the Ledger (from the *Italian Leggiero*, or *Slight*) shall be a compleat Index to the Journal; and not only so, but a perpetual and limpid State of all the Accompts in it, either of Persons or Things; whereby a Transcript of the Ledger under any Man's Name is his Accompt Curreant, as he is made Dr.

21. *The Ledger is an Index to the Journal, and an Accompt stated, with the Manner and Specimens.*

and *Cr.* and moreover shews the Consequences of all the Transactions; and answers all Demands touching the Accompts in the Books. The Contrivance of this Ledger is thus: When the Book is laid open, both Sides, Right and Left, are assigned to one Accompt, as low down in the Book, as may be required.

THE Title of the Accompt is wrote at the Top on the Left Hand, with the Mark *Dr.* which declares, that all wrote under the Title on that Side, is Charge. And the same Title is sometimes wrote, but always understood, at the Top of the Right Hand Page, where commonly is found, *Per contra Cr.* which shews, that all wrote on that Side, is Credit or Discharge. Then all the Accompts in the Journal are posted Index Fashion; that is, short, into this Ledger; viz. every Parcel first on the *Dr.* Side of that Accompt the Journal names *Dr.* and then on the *Cr.* Side, under that Accompt the Journal has named the *Cr.* ever in one Line, and no more; and the Line of every Parcel, as hath been said, is wrote twice, to one Accompt *Dr.* and to the other *Cr.* These in the Entering are distinguished by the Monosyllables, *To*, and *By*. For the Title of the Accompt above is understood, as if it were repeated in every Line, and then it sounds as in the Journal: For one that is charged, is a *Dr.* to somewhat; and one discharged, must have it as *Cr.* by somewhat, and so the Writing is interpreted, viz.

<i>A.</i>	<i>Dr.</i>	<i>Per contra</i>	<i>Cr.</i>
To B. } that is {	<i>A. Dr. to B.</i>	By E. }	<i>A. Cr. by E.</i>
To C. } that is {	<i>A. Dr. to C.</i>	By F. }	<i>A. Cr. by F.</i>
To D. } that is {	<i>A. Dr. to D.</i>	By G. }	<i>A. Cr. by G.</i>

Now, if the Book be turned to those several Accompts, viz. B. C. and D. the same Lines will be found wrote on the Cr. Side, and in like manner the *contra* Parcels in the Accompts E. F. and G. on the Dr. Side. Thus, as I hinted before, it is necessary, if the Entries are true, that all the Dr. Sides in the Book, and all the Cr. Sides collected together into Totals, must be exactly equal, which is that perpetual Balance, which affords an admirable Test of the Justice of the Entries: For clearer Demonstration of which, I have subjoined this simple Specimen.

22. The Reason of a perpetual Balance demonstrated.

A.—Dr.			Contra--Cr.		
To B. borowd	100		By B. paid in	100	
B.—Dr.			Contra--Cr.		
To A. Recd. in	100		By A. m. l. c. & pd.	100	

HERE are but two Entries, the Money receiv'd Dr. and Cr. and the Money paid again Dr. and Cr. And as these two Sides of the Book, after each Entry, plainly balance each other; so in all Extent of Entries it must be the same: And if the least Scruple of a Sum or Figure is Error, or any thing misplaced, the Balance of the whole fails, and will not be just, till all Errors are rectified. I have been a little more explicit in this Matter, to the end the most abstruse Notion of a regular Accompt,

as it usually proves to Beginners, may be made more plain; and the rather, because a due Consideration of this Consequence, conduceth to a right Declaration of proper *Drs.* and *Crs.*

23. *The Manner
how the Ledger is
ruled and kept.*

IN a Ledger, the Date is set in the Margin; and there are four Columns besides in each Page. The first is a small one, and contains the Fol. of the Journal, where the Parcel is entered: The next is as large as the Book will allow, for writing the Declaration of the Transaction, which, as I said, is never more than one Line: The next is a small one, and contains the Fol. where the same Parcel is Counter-entered; and the last is for the Money, as the Species of it is used, either Sterling, or Foreign; but it must carry the same Species of Coin, whatever it is, throughout the whole Book, because of the casting up. Therefore when Accompts come from abroad, stated in foreign Coin, it must be reduced to that of the Books, before it is entred. And if it be not exactly done, it matters not much; because it is rectifiable by a Line, to adjust the Money after it is agreed. But I may note, that some Merchants use a double Column, one for the Coin of their Correspondents, and the other for the Coin of the Books. The following Specimen may shew, how a Ledger Accompt stands, and is closed.

24. *The Difference between a Ledger and a Tradesman's Post-Book.*

It hath been observed, what a Connexion of Accompt there is thro' the whole Ledger, so as nothing can be wanting, redundant, or Error, without a Destruction of the Cement, that joins all finally in one Balance. And now I must observe, that herein lies that real Excellence, which gives the Merchant's Ledger so much the Preference over the Tradesman's Post-Book, which commonly is mistaken for a *Dr.* and *Cr.* Accompt; because that hath written above, all the Accompts on one Side *Dr.* and on the other *Contra Cr.* and the former hath the *To*, before every Line, and the other the *By*, which apes the Ledger, but wants the Connexion of Accompts which that hath. And the Tradesmen in all their Bills given out, will affect *To's* and *By's*, as if they wrote according to Art, and in the mean time it is arrant Nonsense. For what means, *To 7 Yards of Callico, To 50 Ounces of Silk*; and on the other Side (which is more tolerable) *By Money received, or By Goods returned*?

25. *The Connexion of all Accompts, and the Vouchers; and why an Accompt can not be kept by way of Ledger only.*

As the Accompts depend on one another, so all the Books and Papers belonging to the Business, are connected in the Accompt by References; for the Ledger calls on the Journal, That on the Waste-Book, That on the Subsidiary Books of all sorts, and also upon the Accompts rendred, as Currant, Invoices, Letters, &c. directing to every thing that is essential to warrant the Entries. And an Alphabet of the Names, or Titles of the Accompts, always attends the Ledger; by Help of which you have ready Recourse to any Accompt there; and then you

you have the Thread that guides thro' all ; which Disposition, as to Consultation or Searches, is to all Intents perfect. It may be asked, Whether an Accompt may not be kept by way of Lédger, writing at the Time in each Accompt, as Dispatches are made ? and why not with more Lines to a Parcel than one, if there be need, and so spare both the Waste and the Journal ? I answer, by no means ; for it will be impossible so doing, to keep out of Confusion ; nor will the Accompt so kept have Credit, as being obnoxious to Frauds. As to Confusion, it must be granted, that at the first Instance Men write in haste, and will endeavour to contract in that Book, for the sake of room, and so commit numerous Blunders ; and such as do happen, there being no other Book to resort to, can never be retrieved, and their Entries will in a short time scarce be understood : All which the Waste and Journal prevent, as appears obviously to any one, that will reflect on the Use and Design of them. And that other way is also open to Frauds, as may be practised at any time, by writing what you please in the Books ; for perhaps there is not Occasion to write a Line in an Accompt for three or four Years together ; and in the last Year you may write with a Date two Years before ; and what shall shew the Falsity ?

If the Parcel be entered in the Day, it is justified to be done at the Time, by the continual, daily, and perhaps hourly Entries, that are made before and after it. So that an After-cheat, not designed, when the Books were carried on day by day, can afterwards foist nothing into the Books that is false, to give a Colour to it.

26. *The Authenticity of a Day-Book, against Frauds.*

THIS is an admirable Security, and that which gives a Credit to Journal Book-keeping, so far as to be a legal Evidence, even for him whose Accompt it is, and who keeps it himself. And upon producing a Shop-Post-Book, the Judges use to call for the Day-Book, and if the Parcel disputed is found entered in the Day, the Evidence commonly prevails; and much more that of Merchants Books, which are kept with so much more Care. And altho' it is possible to make false, or imperfect Accompts; and some have done it, and particularly in omitting to enter Payments and Discharges in the Day, which may hazard bringing a Man to pay over again; yet whenever such a Practice or Omision is known, that Person who is guilty of it, is to all Merchants and Tradesmen detestable to the last Degree; and if he insists on the Advantage, as infamous as a common Thief, and being never after trusted, or dealt with by any of them, is from thenceforth (in his Reputation) crack'd, and soon after (probably) bankrupt, and broke; so sacred a Thing is it to keep Books of Accompts in Time, and with the utmost Rigor of Truth and Justice, in the Matter and Form of them.

27. *Some Directions about making true Drs. and Crs. and (sundry Accompts) explained.*

I SHALL, in the next Place, discourse a little of that Conduct, in making apt *Drs.* and *Crs.* which, as I said, is the greatest Difficulty of Book-keeping. Some Cases will happen so perplexed, that it shall be the hardest thing in the World to find out, how to enter them, without transgressing Right and Truth, in some respect or other: And I have heard some good Accomprants say they have studied some Hours, how to place a Parcel

Parcel properly. It will not answer my Aim, to enter deep into this Speculation, which must be made out by putting such hard Cases, and then shewing how they may be developed in that Accompt; which will not edify those to whom I chiefly write; but I shall go on to shew somewhat of the Contrivance in retrenching the Number of Lines, which some Cases may require to be wrote, if there were not some Expedient by Artifice to prevent it: And I pitch upon that which is frequently met with in Books of Accompt, and is termed, *Sundry Accompts*. This same Sundry Accompts is so often found in the Ledger, *Dr.* and *Cr.* that it seems a very great Mystery, deserving to be explained. The Case is this; it often falls out, that divers Persons or Things, which are Accompts in the Books, or have Place given them, are Interested in some one Thing: And if that one Thing must in the Writing, be broke into so many Parts, it is so much more Pains than is necessary; as if *A. B. C. D.* and *E.* are Sharers in a Mortgage of 1000*l.* made by *F.* in certain Proportions. And if *A.* is wrote Debtor to each of them his Share, then there are six Lines wrote in the Accompt of *F.* Therefore, in the Journal, to avoid that, and to make but one Line in the Accompt of *F.* for his 1000*l.* Debt, they write thus.

F. is Dr. to Sundry Accompts, 1000 *l.* and is for so much borrowed upon Mortgage. Dat.—to me, of the Mannor of *M.* at Interest of 6. payable, and belongs, *viz.* to these Creditors in Shares:

<i>Crs.</i>	Cash for my own Part paid—	300
	<i>B.</i> for —————	200
	<i>C.</i> —————	400
	<i>D.</i> —————	30
	<i>E.</i> —————	70
		————— 1000 <i>l.</i>

28. How to
state a Trust, that
it may not look as
a Debt.

SOME have made a Scruple upon this Manner of Entering this Parcel, because when the Books are opened, and it is found that *B. C. D.* and *E.* have Credit in their Accompts so much, there is a Countenance as if you owed it them; therefore they chuse to write Accompts of Trust for *B. &c.* the rather when Orphans or Trusts have a Share; for in such Cases, it is necessary to put that Debt from yourself by a Declaration; and in this manner only can Scriveners keep their Accompts just to themselves and their Clients, dealing much this Way. The posting of this Parcel in the Ledger, is thus.

HERE this Accompt of *F. Dr. 1000 l.* is counter-
tered by the several Accompts of Cash, *B. C. D.*
and *E.* in their Places, as they stand in the Books,
which all taken together are the same, and so
make the *Cr.* of the *Dr.* And because these are
many, the *Dr.* cannot refer to the Credits in the
Ledger; but the Way of examining is to repair to
the Journal; and there the Parcel stands in View,
ready for Examination both of the Posting, and of
the Casting. It is the same of the Credit Side, as
thus:

SUNDRY Accompts are *Drs.* to *F. 1000 l.* and
is for so much borrowed of him in Shares, *viz.*

<i>Drs.</i> Cash for my Part	_____	500	_____
<i>A.</i> for	_____	200	_____
<i>B.</i> for	_____	300	_____
			_____ 1000

29. *How sundry
Accompts are Drs.
to sundry Ac-
compts.*

IT sometimes happens, that
divers Persons or Accompts are
concerned by Shares in divers
Things, but joined as in one. As
if 1000 *l.* the Money of Four or
Five Persons by Parts, is put out upon Three se-
veral Securities, in which they are jointly Sharers
for Profit and Loss; which is a Case that with
Lawyers, Scriveners, and Trustees frequently hap-
pens, and is entred thus.

SUNDRY

SUNDRY Accompts are *Drs.* to sundry Accompts, 1000*l.* and is for so much Money in Shares put out upon divers Securities, and belong thus, *viz.*

<i>Drs.</i> A. by Mortgage of, &c.	500	} 1000
B. by Bond, dat. &c.	300	
C. by a Pawn of Jewels, &c.	200	
	1000	
	1000	

Wherein are interested in Shares,

<i>Cr.</i> D. for his Part lent	200	}
E. for like	300	
F. for like	500	
Cash for my Part paid in	200	
	1000	

IN the Posting this Parcel, there is a Line in each of the Accompts of *A. B.* and *C.* their several Debts. And it is counter'd by a Line in each of the Accompts, *D. E. F.* and Cash: The former together is the *Dr.* and the latter together is the *Cr.* of this Parcel, as the Journal shews, to which Report is had for Explanation and Examination.

30. *Sundry Accompts saves writing.*

IT is obvious, how much writing is saved by this Compendium. For if the Three *Drs.* must have each Four Lines to the Four *Crs.* and those have Three Lines from each of the Three *Drs.* there are Ten Lines in the Ledger more than needs. And nothing is more obnoxious to Error than numerous Parcels, which should be prevented if possible; since every Touch of the Pen, as I must often remember, carries some Hazard of Mistake. Therefore those who quarrel with these Compendiums in Accompts, as obscure, and out of the way of Examples, which I have known some do, are in the wrong; and it is obvious from these Instances, how in Merchants Affairs and Factorage, where numerous and perplexed Business often happens, in the rolling of their Effects about the World, without the greatest Art and Conciseness in Accompts, inextricable Confusion would grow up; but when Men have but few Items in their Accompts, they may afford to expatiate on them more profusely, and do as they please.

31. *Errors will happen; and of the great Art in correcting them.*

ONE Thing more is most needful to be animadverted upon, and that is the Matter of Error in Accompts, and the best Means of setting them right. All Practice in the World is obnoxious to Error, and none more than the keeping and stating Accompts; and every Body, even the most dextrous and skilful, as well as young Beginners, must be sensible; and if Provision were not made for finding them out, and then to rectify them fairly, and not slovenly, this Art of regular Book-keeping would be much undervalued. I mentioned the surest Test of true stating in the Books, by a Balance of the *Drs.* and *Crs.* If that Proof fails, the Error is Enscor'd, and

and will never, or rarely be discover'd, without Comparison with some other Check-Accompt, if any be kept against you. If by the Balance failing it appears there is Error, it must of Necessity, by some Means or other, be found out, *Costa che costa*; for if the Variance be but 2*d.* the Error may be 10*%*. For Errors may be many; and perhaps one countering the other may reduce the Effect into a small Sum, whilst the Falsity may be many and great Instances.

THEREFORE as the surest expedient to find this Failing out, the Merchants use to prick over their Books, as they call it; that is, go from the Journal Entry to the Ledger, and see every Sum is posted true and properly *Dr.* and *Cr.* and when a Parcel is entered, they put a point in the Margin of the Ledger, to shew that it is examined; for they will not endure cancelling, tho' with only Crayon. Thus going on Parcel after Parcel, till every Line is pointed, if the Work be deliberately or carefully done, what Errors are therein will be found out. For then, after Adjustment made on a By-Paper, and the Balance found to fall right, so far is fixed; and the Points stand for a Remembrance, that it is not needful to prick those pointed Parcels over again, but hereafter only to go on with what come in after.

32. Errors found
by pricking over
the Books.

BEFORE I come to shew how Errors are to be adjusted to Truth in the Books, I must repeat the Advice before given for

33. Errors are
the Drudgery of
an Accompt.

preventing Errors, which is, to enter in the Journal, and post into the Ledger, with the greatest Care and Deliberation possible. When an Accomptant hath been once or twice punish'd with the Drudgery of hunting for Errors, and pricking
(which

(which Work of it self is subject to Error) fails the Accomptant, and he must do it over and over again, he will bethink himself in Time, and be very solicitous to save that Trouble by early Care, this being liable to Errors; and drudging to find them out, makes a regular Accompt very fastidious to a Person of Estate, who deals only for himself, for he will not think the Time and Pains, subducted from his more favourite Pastime, compensated by the Fruits of Care to prevent, and Industry to find out Errors in his Accompts: Let them (says he to himself) go, his Loss and Gain will be the same. Therefore it must be one that hath a Zeal or Warmth towards Exactness and Justice in Accompts, that will bear the Fatigue of keeping Books regularly, which not done with Pleasure, will never be done tolerably well. The careless, lazy, and voluptuous must find somewhat else to do, and not sit to Accompts, which require Mercury in the Head, and Lead in the Tail.

34. *Persons that thrive, delight in Accompts, which are easier to a Gentleman than a Trader.*

YET all are not such; but many of advanced Fortunes make their Estates serve in the Quality of an Entertainment, whereof the Accompts are Matter of Pleasure to them; and so it is to all Men that are in a good Way: For it is observed, that a Merchant or Tradesman, that declines towards Bankrupcy, always neglects his Books; and there is no surer Symptom of his failing, than that: And on the other side, one that thrives, spends very much of his Time in working upon his Accompts, perusing, and stating, &c. and is never better pleased, than when he is at it. And it is the same thing with Landed Estates, *in tanto*; for a Runner in Debt is always a bad Reckoner, and hates nothing more than

an Accompts. And as Accompting is a great means of keeping out of Debt, so is it a Pleasure as such as find that Benefit by it; or being pleased with Accompts hath that Consequence; all which Considerations have engaged me to pursue the present Undertaking, as most proper for inviting Men to their Advantage, by chalking out the easiest means I can for them, to manage their Accompts. And I would not have any terrified by this hideous representation of the Case of Errors, and the Necessity of setting them right; because there is a vast Difference between large Accompts, with multitudes of Titles, and those filled with Diversities of puzzling Transactions, and the Accompt of a private Fortune; which, I shall shew, may be regularly kept with no great Pains, nor Danger of such Errors; and what happen, are readily found in the common way of Pricking, which will not do in vast Concerns. I have heard, that at the Custom-house of London, there are two Sets of Books kept of the same Business, for no other end, but that, by Comparison, Errors may be readily found out; for the two Accountants cannot both commit the same Errors. They are forced upon this; because in their multitudinous Business, to prick over the Books, and make a Balance in the ordinary Way, is an insuperable Work. It is not so in a private State; and if the Circumstances of the Person will allow an Accountant at Salary, it is Stupidity not to add a Charge so significant, to many others, which commonly are to little or no good, but probably very bad Purpose.

BUT to return to the Matter of Errors; it remains only to shew in what manner, without dots, Blurs, Rasures, or Interlineations, they are to be rectified,

35. *The manner how Errors may be fairly adjusted to Truth.*

when

when once they are found out, and noted. First it is seen of what kind they are. If it be a Dr. or a Cr. only omitted in Posting then writing the Debit into the Book, *Nunc pro tunc*, sets it right. If they are cross set, as if a Dr. be wrote on the Credit Side, or the contrary, then the right is to be wrote twice over, once to Debaseance the wrong, and the other to take the Place of the right. If a Figure be mistaken, as A. Dr. to B. in 5 s. for 5 l. then the write thus, A. Dr. to B. in 4 l. 15 s. to adjust the Entry, &c. So the Supplement of the Debit stands true. If the Dr. stand right, but the Cr. be 5 s. for 5 l. then it is wrote only in that Accompt and not in Dr. which is right, and the Balance maintained. Or if a Figure be greater in one Accompt than it should be, it is set right by entering the Excess on the *Per contra*; as thus, To, or By the *Per contra*, to adjust an Error, &c. And in all these Cases, it is usual to write in the Margin against the Adjustment, as well as against the Error, thus, *Err.* and if the Rectification be considerable; it is good also to enter a Journal Memorandum of it.

36. *Of Errors after Accompts stated and discharged, if then discovered.*

THESE are Errors, which pricking the Books will find out; but there are others that happen in making States, collecting Sums, and the like, which stand in the Waste or Journal Entry, and not in the Ledger, and are often found by Accident, as when Men are diligent in perusing their Books; but else there is no Rule, but a Check Accompt to find them out. When such are found, the best way to adjust them, is the framing an Accompt of Errors. For it is likely, that the Accompts have been rendered, or are closed, and the Error past retrieving in real Dealing. And then consider, in

First Error is Profit to you, or Loss: If the former, Dr. in write, Profit and Loss is Dr. to Accompt of Errors, &c. If Loss, then Accompt of Errors is to Profit and Loss: And so after many Lines wrote in the Accompt of Errors, perhaps the Loss Gain shall not be a Shilling; but if Accompts be open and cuſtant, they may be rectified by a Figure in a proper Dr. and Cr. for then Right may be when it fails. The other way is more for the sake of Exactness and Truth, than Justice to the concerned.

BUT after all, it is not necessary a Gentleman should be so nice, but in Case of small Errors of Figures or Words, he may be allowed to use his Pen-knife and Pounce: For perhaps his Books will go no farther than his Cabinet, and the Use of them terminates only in himself and Family. But Merchants are so nice, that if a Word, nay, a Sentence be wrote amiss, they will not raze or cancel, but set down the right with a *Dico*, or, *I say*, before it, as thus: *Said, Dico*, Received, &c. which I mention only to shew their extreme Affectation of pure and fair Writing.

37. *The great Nicety of Merchants in fair writing.*

It would be endless to collect the prudential Dispositions, which may be found out for better managing Accompts: Reason and Experience must furnish them; and without a good Share of the latter, nothing will succeed well.

38. *Referred to Prudence, the Conduct of Accompts; to be perfected by Loss of Paper in Tryals.*

It is almost a Rule, that every Dr- and Cr- Man must be content to spoil one Set of Books: And if ever it were true, it is in Accompting, *Scribendo sces scribere*. Therefore I here conclude this general Accompt of the Art of Mercantile Book-keeping

keeping; only subjoining, for the better Application and Intelligence of what is past, a Model of a Waste, Journal, and Ledger, framed upon the before-hinted Conceit of a Scritoire; in which may be observed the natural Opening, Conducting and Closing a regular Accompt, as well as in more operose Specimen: Tho' I shall not be wanting to afford that also toward the latter End.



WASTE

WASTE-BOOK,

Begun Aug. 4. 1703.

39. A Specimen
of a
Waste-book
from the
Model of a
Scrivener.

Then taken an Inventory of
the Drawers in the Scrivener,
whereof the Particulars in
the Drawers are, viz.

Aug. 4.

	<i>l.</i>	<i>s.</i>	<i>d.</i>
A. Money in Silver, ———	15		
—In Guinea's 10 ———	10	15	
B. Broad XX's 45 ———	53	17	6
C. 6 Brillants ———	120		
—A Ruby Ring ———	27		
D. A Necklace, Diam. —	500		
E. 2 Bonds, &c. ———	200		
F. A Mortgage, &c. ———	300		
G. Broken Silver, &c. —	4	16	
	1231	86	

I took out Silver for these
Occasions, and paid it, viz.

Small Expences ———	4	10	
The Taylor's Bill ———	11	5	

The

Waste.

Aug. 4.

1703.

The Periwig-Maker ———

Lodg. 16 Weeks now ———

The Woodmonger ———

L.

16

30

5

67

Dec. 29.

Received of my Annuity by
Return from L, one Quarter
due at *Michaelmas* last, 25 L.
and put in K

25

Jan. 1.

Won at Play at the *Groom-
Porters* at the *Basset-Table*,
Guin. 60, put with the rest
in A.

64 10

Paid with Money taken out
of H. divers Charges and
Expences, viz.

To the Laundress, ———

To the Cook, ———

To the Curler, ———

For small Expences, ———

5

9

10

3

18

s. d.		l.	s. d.
6 0 5 7	17. I paid out of <i>H.</i> Interest of 100 <i>l.</i> then I owe unto - - - upon Bond dat. - - - incurred to 20 September last 6 Months.		
		3	
25	20. Won of <i>R. S.</i> upon a Wager, viz. that <i>Landau</i> should be in the Possession of the <i>Ger-mans</i> upon <i>New-Years-Day</i> last, 10. xx's. which I Receiv'd by a Bill upon <i>Child</i> , put into my Hand for 11 <i>l.</i> 15 s. and taking the Money, I put it into <i>E.</i>		
54 10		11 15	
5 6 9 9 10 3 18 5	29. I sold the Ruby in <i>C.</i> and the Necklace in <i>D.</i> for 530 <i>l.</i> together, and raised by assigning over my two Bonds in <i>E.</i> and the Mortgage in <i>F.</i> 550 <i>l.</i> with which Money I bought <i>India New Company</i> Stock, viz. and lodged the Writing in <i>I.</i> so the Stock cost,		
		1080	



THE
JOURNAL
OF THE
Foregoing ACCOUNT

Begun Aug. 4. 1703.

LAUS DEO.

40. The Journal
to the same
Waste:

a.

An Inventory of all the Concerns
the Scritoire, this present Aug.
1703, and belongs, viz.

Dr. 77 } ^{a.} SUNDRY Accompts are
Cr. 8 } ^{Lev.} Drs. to the Scritoire,
1231 l. 2 s. and 6 d. being
for the Monies and Things
disposed in the several
Drawers, viz.

Drs. a. A. For Silver 13 l.
and 10 Guin. ————

25 15

b. B. For 45 Broad
xx. ————

53 17

c. C. For

Journal.

brought over

79 12 6

c. C. For divers Jewels, as
per Waste, _____

147 10

d. D. For a Diamond Neck-
lace, _____

500

e. E. For Two Bonds, one
Dat. *January* 16, 1702.
by R. E. for 100*l.* and
Int. the other Dat. *Feb.* 29,
1703. by D. W. for 100*l.*
and Int. _____

200

f. F. For a Mortgage by
N. S. of the Mannor of N.
Dat. *May* 27, 1702. for
300*l.* and Int. _____

300

g. G. For several Pieces of
broken Silver, _____

4

1231 2 6

H. is Dr. to C. for 129*l.* and
is for the Money received
upon Sale of six Brilliant
Diamonds to N. P. where-
of the Price received, and
put into the Drawer H.
viz. _____

129

D

Sept.

Journal.

Sept. 13. 1703.

$\frac{9.}{1.}$

H. is Dr. to A. for 15 l. being the Silver which was there transferred, _____

15

d.

Octob. 15. 1703.

$\frac{8.}{1.}$

Profit and Loss is Dr. to H. 7 l. 10 s. 6 d. being for Money lost at Play, _____

7 10

e.

Decemb. 17. 1703.

$\frac{8.}{9.}$

Ditto, Dr. to H. 67 l. 3 s. 6 d. being Monies taken out and expended on divers Occasions, as per Waste, _____

67 3

f.

29 Dec.

$\frac{12.}{10.}$

K. is Dr. to Profit and Loss 25 l. being for Money received by Return from _____ for one Quarter of my Annuity, due at Michaelmas last, _____

25

g.

Journal.

Jan. 1. 1702-3.

1.
10.

A. is Dr. to Profit and Loss
64 l. 10 s. and is for 60
Guin. won at Play of di-
vers, and put there, —

64 10

h.

50. Do.

10.
9.

Profit and Loss is Dr. to H.
18 l. 3 s. 6 d. and is for
divers Charges and Ex-
pences paid out on divers
Occasions, as per Waste, —

18 3 6

i.

Jan. 17. 1703.

10.
9.

Profit and Loss is Dr. to H.
in 3 l. being the Int. of
100 l. I owe upon Bond
to R. N. due for six
Months Exp. Nov. 25.
last, —

3

k.

20 Do.

Ditto is Dr. to E. Dico E. is
Dr. to Profit and Loss in
H. 15 l. and is for 10 xx

D 2

Pieces

Journal.

Pieces won upon a Wager
on Landau of R. T. ———

11 15

Jan. 20. 1703.

11.
..

J. is Dr. to Sundry Accompts
in 1080 l. and is for Mo-
ney received, for Jewels
sold, and Securities af-
signed; which Sum is laid
out in the Purchase of an
East-India Stock, New
Company, viz. *etc.* where-
of the Transfer is put in
the Drawer I. and belongs
to ———

Crs. 4. D. For the Neck-
lace sold, ———

463

3. C. For the Ruby Ring, ———

67

5. E. For the Two Bonds
and 10 xx ———

218

6. F. For the Mortgage
assigned, ———

332

1080

m.

Do.

10.
13.

Profit and Loss is Dr. to the
Accompt of Balances in
55 l. 12 s. 6 d. which is

che

Journal.

the Profit made nett of
the Effects in the Scritoire;
and the general Balance is
carried over to the Ac-
compt of the Scritoire to
close this Accompt to this
Time, _____

Il. Fin.

55 12 6

NEXT follows the Ledger,
posted from the same Accompt;
wherein, for easing the References,
instead of Folio's for finding the
Accompts, I have number'd each Accompt, and
put the Figures in the Margin of the Journal, and
also in the Column next the Coin, where the Folio's
used to be, and in the same Manner; and in the
little Journal-Column, I have put a small Letter in
the Place of the Journal Folio, and marked each
Parcel accordingly.

41. *The Ledger
upon the same
Journal.*

D 3

LEDGER.

42. *Some Questions resolved readily by this Accompt.*

these Questions will be readily answered by Inspection.

NOTE, Upon the finishing this Accompt, by carrying the Balance of the Accompt of Balances to Accompt of Scrivener which hath the Place of Store.

Vide Accompt.

[A. 1. 1. What was in the *Stoire*, and where and when the Accompt begun?

10. 2. What hath been brought in and added, how, when, and where?

do. 3. What hath been diminish'd by Loss or *Exp.* how, when, and where?

do. 4. What hath the Scrivener gained, or more than at first how, &c.?

13. 5. What is left therein, and where each Part is to be found

AND divers other Demands may be made the Accomptant, who in the hurry of Dispatch not having this exquisite Method, can neither solve any, nor keep himself from being confounded with vain Searching. Here also it is observable that by Inspection of a Merchant's Books by a Man that hath Skill, one may soon find out his Wisdom and Success, as well as his real Worth.

43. *The Design to inform the well-disposed Persons, not forced upon strict Accompts.*

THUS much in the general for unfolding the difficult Part of Book-keeping, when it is to be done regularly, and *secundum Artem*. Wherein my Aim hath been not so much at the practical Rule

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(1.)					
1703.	A. ——— Dr.				
Aug. 4.	a. To the Scritoire, Money ———	8	25	15	
	b. To Profit and Loss, Play ———	10	64	10	
			90	5	

(1.)					
1703.	Contra ——— Cr.				
Sept. 13.	d. By H. transferred ———	9	15		
Octob. 15.	e. By Profit and Loss, Play ———	10	7	10	6
	By Balances, rest ———	13	77	14	6
			90	5	

(2.)					
1703.	B. ——— Dr.				
	a. To the Scritoire, Gold ———	8	53	17	6

(2.)					
1703.	Contra ——— Cr.				
	By Balances, rest ———	13	53	17	6

(3.)					
1703.	C. ——— Dr.				
Aug. 4.	a. To the Scritoire, Jewels ———	8	147		
	To Profit and Loss, got ———	10	49		
			196		

(3.)					
1703.	Contra ——— Cr.				
Aug. 4.	a. By H. b. Brillants ———	9	129		
Jan. 20.	m. By J. the Ruby sold ———	11	67		
			196		

(4.)					
1703.	D. ——— Dr.				
Aug. 4.	a. To the Scritoire, Necklace ———	8	500		

(4.)					
1703.	Contra ——— Cr.				
Jan. 20.	m. By J. Necklace sold ———	11	463		
	By Profits and Loss, short ———	10	37		
			500		

(5.)					
1703.	E. ——— Dr.				
Aug. 4.	a. To Scritoire, Two Bonds ———	8	200		
Jan. 20.	To Profits and Loss, won ———	10	11	15	
	To Ditto, Int. on the Bonds ———		6	5	
			218		

(5.)					
1703.	Contra ——— Cr.				
	m. By J. Bonds received, &c. ———	11	218		

(6.)					
1703.	F. ——— Dr.				
Aug. 4.	a. To the Scritoire, the Mort. ———	8	300		
	To Profits and Loss, got ———	10	32		
			332		

(6.)					
1703.	Contra ——— Cr.				
	m. By J. Mort. received ———	11	332		

(7.)					
1703.	G. ——— Dr.				
	a. To Scritoire, Silver Plate ———	8	4	16	

(7.)					
1703.	Contra ——— Cr.				
	To Balances, same ———	13	4	16	

(8.)					
1703.	Scritoire ——— Dr.				
	To Balances, to close ———	13	1231	8	6

(8.)					
1703.	Contra ——— Cr.				
	m. By Sundry Accompts placed ———	1231	8	6	

L E D G E R.

(9.)				(9.)			
1703.	K. ——— Dr.			1703.	Contra ——— Cr.		
	e. To C. the b. Brillants fold	3	129	Dec. 17.	f. By Profit and Loss exp. paid	10	67 3 6
	d. To A. transferred	1	15	Jan. 1.	i. By Ditto, for the like		18 3 6
			144		i. By Ditto, Int. for 100 l. paid		3
					By Balances, resting	13	55 13
							144
(10.)				(10.)			
1713.	Profit and Loss ——— Dr.				Contra ——— Cr.		
Oct. 15.	e. To A. lost at Play	1	7 10 6		g. By K. Annuity 1, 2,	12	25
Dec. 17.	f. To H. Expences	9	67 3 6		h. By A. won at Play	1	64 10
Jan. 1.	i. To Ditto, like	9	18 3 6		l. By E. won a Wager	5	11 15
17.	i. To Ditto, Int. of 100 l.	9	3		By C. gained then	3	49
	To D. lost on Necklace	4	37		By E. advanced on the Bonds	4	6 5
	To Accompt of Balances, Profit	13	55 12 6		By F. like on the Mort.	6	32
			188 10				188 10
(11.)				(11.)			
1703.	J. ——— Dr.			1703.	Contra ——— Cr.		
Jan. 20.	m. To Sundry Accompts, raised		1080	Jan. 20.	By Balances, same	13	1080
(12.)				(12.)			
1703.	K. ——— Dr.			1703.	Contra ——— Cr.		
Dec. 19.	g. To Profit and Loss, Annuity	10	25		By Balances, same	13	25
(13.)				(13.)			
	Balances ——— Dr.				Contra ——— Cr.		
	To A. rest	1	67 14 6		n. By Accom. Profits & Loss, got	10	55 12 6
	To B. like	2	53 17 6		By Scritoire, Stock	8	123 1 8 6
	To G. like	7	4 16				1287 1
	To H. like	9	55 13				
	To J. like	11	1080				
	To K. like	12	25				
			1287 1				
Il Fin.				<i>It might have done as well to have carried the Balance of Profit and Loss to the Scritoire, and then have brought the Balance of that to the Accompt of Balances; and so is the larger Specimen afterwards.</i> Il Fin.			
				Proceed to Page 54. NOTE.			

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as the notional Part, chiefly to inform such Persons, as having once the Knowledge of any useful Art, are apt enough to tutor themselves; and by Application of Mind, Industry, and Trials, attain the Practice, sufficient to serve their own turns: And I have not observed any Art, that depends on natural Reason, and drawn into so small a Compass as the Method of *Dr. and Cr.* is, so untoward to enter into the Conception of many sensible Persons, whose Genius happens not to be that way affected. The strict Practice after the Mercantile Forms is sufficiently taught in divers Books, which, to peruse, must needs be very profitable; but I would here (as I said) inform such as are not, nor are ever like to be Merchants, or by direct Necessity driven upon such Methods, as They are; but yet have a Disposition and Aptitude to keep their own Accompts fair, useful, and intelligible, and will be glad of a reasonable Assistance that way: For such Persons being once apprized of the Reason of any Method, are of themselves inclined to hammer out such a practical Application to their own Affairs, as will be agreeable to them, altho' it come much easier, if together with the Reason, some Tracts of Order and Disposition be chalked out before them.

ONE Thing to be observed is, that such ways of Accompting, as in diffused Dealing hath been invented to obviate Confusion, applied to a poor or contracted State, doth, *eo nomine*, create Confusion. For a few Things lie fair to be examined by mere In-

spection; and in such Case to puzzle with Forms, and more writing than is just necessary, hath no better Effect than as I have said of it: Nor is it

44. *Small Dealing is rather confused by a Dr. and Cr. Accompt, but yet is to have a Regard to it, however kept.*

per Saltum, but by intermediate Steps, that Business riseth to such an Extent or Commixture, as makes it reasonable the Accompt should be kept in the highest Pitch of Art. If the Concern is narrow and simple, there are Methods less operose than the *Dr.* and *Cr.* that will serve the turn better. Therefore, when any Person proposeth to himself the adjusting a Method of his Accompts, he ought well to consult the Nature of his Estate and Dealing; and accordingly fall into one way or other as may be to his Satisfaction, without superfluous Pains. And I must allow, that however a Man be contented with a low Method, yet it ought to be such a one as may be subsidiary, or a Foundation of a compleat *Dr.* and *Cr.* if he should ever have Reason or a Fancy to superinduce it. That Sublimity of Accompting cannot be said absolutely necessary, but only in Affairs of great Extent and Trust; but yet a Man may enjoy the Beauty of it in a mere private State, if he pleaseth, and his Concerns are proper to entertain it. But still, whether Accompts are thin or thick, I absolutely require, that whatever is wrote, be a Part of, and approach in some degree towards the ultimate Perfection of Form, that Accompts can possibly receive. Now, to lay these Matters a little more open, I will go over the several *Methods* of Accompt, which I have observed in Use, from the meanest to the greatest Estates in Dealing.

45. *A single Person's Concern well done in an Almanack by way of Waste; and Books always better than loose Papers.*

so far is a direct Waste-Book, and that kept by the busiest

AND first, the narrowest Fortune that I can imagine needs any Accompt, is that of an Annuity of one who boards. Such a one often writes every Thing as it is done, received, or paid, in a small Pocket-Book, or Almanack; which

easiest Merchants is no more ; only the latter re-
 quires for Use, to have Dispositions and Indexes
 made to it, and the other not ; because the Eye
 easily runs over all, and so takes a full Notice of
 every Thing, without being bewildered with nume-
 rous Items. If the Receipts and Payments spread,
 then commonly they divide, and write Receipts in
 one place, and Payments in another. This is a direct
 Cash-Book ; and may be used in further Process of
 Accompt, as will be shewed afterwards : And the
 common Notes, or Memorandums of dealing by
 Bargain or Trust with such Persons, are so few and
 seldom, that it is not material, how, or where
 they are put. For the Party's Eye is acquainted
 with all the Corners of his little Book, and may,
 by Strength of Memory, find the Place of every
 thing. The Impossibility of doing that in larger
 Accompts, makes Order and Method absolutely
 necessary ; but to say Truth, allowing for the Ca-
 pacity of the Memory, which comprehends a small
 Traffick, but is confounded in a great one, and so
 creates a Difference, the Reason of Accompting is
 the same in all States and Conditions whatever,
 and they vary chiefly in *majus & minus*. But one
 thing is universally required, which is, to keep
 the Memorials in Books, and with indelible Ink,
 and not in loose Papers or Crayon, which will
 shuffle, or wear out of the way, and so be the
 Cause of great Labour and Vexation in searching.
 Many take all Bargains and Acquittances in Books.
 I have heard Merchants say, They would not leave
 foul, and waste Computations, and Proofs of Sums,
 upon flat or loose Papers, but kept Books on Pur-
 pose for them ; to the End they might go back,
 and find how Errors happened.

46. *The Accompts of petty Trades, is the Money-drawer.*

THE next to these are the common Shop-Trades, of which the lower Sort, as *Haberdashers, Chandlers*, and such like, have no surer Accompt than the Cash

Box. They take out, and tell the Money at certain Times; and then having a Cash-Accompt to charge with it, and to discharge by what they pay, readily find what their Profit is; for they do not trouble themselves with Species of Goods, to draw a Line of Profit and Loss upon, as Merchants do, and if they have a fair Reckoning by way of *Alto-mahl*, at the Year's End, it is enough. But the least of these have often a Dealing upon Trust, and for the sake of that, they make a Day-Memorandum-Book, and a Post or Debt-Book.

47. *Great Trades Accompt, both as Shops, and as Merchants.*

BUT the greater Shop-Trades that trust more, are commonly very exact in their Day and their Post-Accompts; for they could not possibly answer for the Bill

they deliver out, without the Warrant of a Day-Book; because every one knows, that in the Hurry of their Trade, they cannot at first, without intolerable Mistaking, turn to the Debt-Book, to charge to any but in the Day-Accompt, and the Posting is done at Leisure; and if a Bill be not vouched by the Day-Book, it will not stand Test at Law; and so the Evidence they ordinarily have by the Credit of their Books, fails. This Posting of Debt they give their Customers for what is bought, as also Credit; for what is paid in the Books looks so like a real *Dr. and Cr. Accompt*, that, as I said before, commonly People are deceived, and think it is so; whereas nothing of that Virtue is found in it. For altho' the open Book shews Charge and Discharge in the same manner; yet no one

Accompt

the Accompt in the Book has to do with, or refers to any other; which is the peculiar Property and Excellence of a true Dr. and Cr.; but it serves their turn well enough, which is only to demand and receive the Price of what they sell; and whether the Accompt is in Time cleared, or ready Money laid down, it is the same thing in their Business. But these great Shop-Trades often wholesale out to many Places abroad and in the Country, and have Correspondents, Agents, or Factors, and Partnerships, and then they fall into a Mercantile Way of a regular Accompt; and in such Case, all the Shop-Trade is Day-book'd, altho' the Goods are paid for; which is somewhat hazardous for such good Customers, if they take no Acquittances. And in like manner the Ware-house Men, who are a middle State between the Shop-keeper and the Merchant: they scorn the one, and the other scorns them; but their Accompts must be Mercantile; for most that they do is either by Commission, or embroiled with Partnerships.

THE Banker is one of those Trades that in Accompts, *verbo* 48. Banker's
Day-Book is his
Cash-Book.
nia, use a double Dealing, that is, one Accompt in the Shop, and another in the Compting-House. For in the Shop, the whole is Cash, in and out; and for the current Trade, there is neither Occasion for, nor Use of a Day-Book; for the Cash-Book is a true Day-Book with them: Every Night the Cash is cast up, balanced, and compar'd with the Specie; if any Error or Loss is, then no Sleep till it is found out; but if it be to Profit, it neither retards, nor breaks any Sleep. It is chiefly observable with them, that they keep no Accompts one with another, but counter-change Bills, or send for the Money, and in the mean time, the Paper is Cash: The Reason

is, because the Flow of Bills in and out of the Shops, must employ an Office of Accompts to Charge and Discharge them all; but when they receive Money in Cash or Bills, for particular Persons, whom they allow to draw upon them, they must keep an Accompt with them. And for all their other gainful Traffick for Goods, and out of the Shop, they account by Day and Post-Books and often more generally by *Dr.* and *Cr.* as other Trades do; but their Shop or Bank runs directly on in a Cash-Accompt only; and for that Reason they bring all into Cash, which becomes not only the Day-Book (as I said), but the Balance also of their Accompt; by which they prove the whole as afterwards is shewed of an Account of Balances.

49. *Of Banks; that of Venice, and the Turkey Company.*

THERE are in the World more Banks than one, which one may term Bankrupt, where the Accompts are all open, and carried on, according as Transfers from one another come in, without one Farthing of Specie belonging to them: And of these the Bank of *Venice* is the chief. Another is an old Debt of the *Turkey-Company*, which being desperate, yet (as the Company thought they were bound) to do Justice to their *Crs.* they ordered That any Merchant might pay his Duties to the Company for Goods outwards, by Discompt of his Interest in that Fund. And this for many Years hath made a Trade of buying Credit, as they do very Cheap against a Shipping outwards: And for except this Value, which is very little per Cent. the whole Debt is lost. Now the Bank of *Venice* is the very same thing; that is, a desperate old Debt of the Republick, which is for ever postponed; but they having the Legislative, enacted That no Bills of *Exchequer* should be paid, but in

Banca

Banco; which keeps the Debt up to near, and it may be, above Par: For when Occasion of paying Bills is great, they must buy Credit in *Banco*, *Costa* the *Costa*. Which makes some think, that it is necessary to the Perpetuity of a Bank, to have the Legislative Power; and that in process of Time they must either gain it, or else at one Time or other, early or late, trespass upon their Punctuality.

BUT the Art of a Regular Account, as it shines chiefly in the Grand Manageries, such as the *Custom-House*, *India-Company*, &c. so here, in these Banks, it is used in Perfection. For Transferring from one to another perpetually, only giving Debt to the Seller, and Credit to the Buyer; and so it may run on, at Cost of Ink, and Fees to the Officers, *in secula &c.* But we must allow a greater Mystery in Accounts to a living Bank, as I may style one, that ever is gaping and devouring, and never satisfied with Gain: For which end it mixes in private Trades of all Sorts, Monopolizing, Ingrossing, either above or under-board; deals in all Funds and Loans, Publick and Private, as well as the common Goldsmiths Business, of telling in, and telling out; and having so many ponderous Irons in the Fire, must needs, in the Management of them, use all the Arts of Regularity, as well as Expedients and Compendiums, in their Accounts, that the Wit of Man can invent, and abundantly beyond what I can pretend to decipher.

50. *Great Manageries Accompt in Perfection.*

BUT now, leaving Trades to their Mysteries, I come nearer to my Purpose, and observe, there is a Sort of dealing with Landed Estates in hand, which Farmers

51. *Revenues of Estates, and how Farmers manage as to Accounts.*

call

call *Inning and Outing*; and is in general, the gathering or taking up the Product of a Landed Estate, and the spending or disposing of it. This with a mere Farmer is a pure Cash-Accompt, that is, Receipts and Payments; tho' for his Information and Instruction of the best Profit, he will often break his Business into several Heads, as Corn, Grazing, Dairy, Sheep, &c. to shew him which is most profitable; but very often these Men have a gross Judgment that serves their turn, and do not puzzle with Accompts; and commonly a little more or less, lay their Matters very near the Truth. They have long Heads, and short Pens, and those as clumsy as their Behaviour; and their Writing is like the Clobber's Chalk, intelligible to none but themselves. But to do right to one Instance of a Farmer's Accompt of the Inning and Outing of his Crops, which was shewed publickly in a Court of Justice, I must say, that being in a small Character, and Pocket-Volumn, it was the most beautiful exact Accompt I ever saw: But very many stretching Farmers can neither write nor read, and yet are very notable at Estimates, and Reckonings upon Strength, and perhaps partly Art of Memory.

52. *The Ruin that attends Men of Estates by Neglect of Accompts; the Design is to assist such, as are inclined to do better.*

FROM these I advance to the Case of an Eisted Gentleman, whose Care is to make the best of his Revenue, and then to make the best Use of what he makes. And this is that State, to which I desire to recommend a Course of regular, at least useful Accompting: For his promiscuous Concerns will not permit him to use none; that Sort of Faneantise exposing him to be cheated by Wholesale, and ruined before he can tell how, or why; and numerous Examples shew, that more Gentlemen are lost by

Total Neglect of Accompts, (which are the only
 Means that give a Man a thorough Insight into his
 Concerns) than Vice it self. How else can that
 common Observation be reconciled, of Men who
 lose great Estates, and without any visible Expence
 be the Cause of it? The Resolution is, they are
 cheated without Controul. For so it is, that Debts
 come to an Immensity, as it were by Surprize,
 and their Shifts and Expedients are vastly prejudi-
 cial and chargeable, the rather as the expected In-
 come fails, (which will happen more or less) and
 by Process, *di mal in peggio*, all goes to Rack:
 and as failing Merchants neglect Accompts, so de-
 caying Gentlemen never think, but, as in the Poet,
 declare, ——— *Consider is my Foe*. I shall not exag-
 gerate the various Infirmities that conspire to these
 failings, as the being surrendred to Ease and Plea-
 sure, an Humour of being wilful, Domineering,
 given to Secrecy, (always the Attendant on con-
 scious Folly) Self-conceit, Aversion to all Manner
 of Counsel, Want of Patience, and Consideration
 of Human Infirmary in others, and a Propensity to
 trust Flatterers and Pimps with the Conduct of
 Business, whose Authority always increases with
 the ill Consequences of their Knavery. I have not
 the Vanity to expect, that any thing I shall pro-
 pose will remove these Mountains; but passing
 these by, I must, on the other side, own on certain
 knowledge, that there are many Persons of consi-
 derable Quality and Fortune, who are really in-
 dustrious, in all reasonable Application to the
 Government and Accompts of their Estates; and
 however, by one Means or other they compass
 their End tolerably well, yet having an Affection
 to Improvement and Compendium, as well as Re-
 gularity in their Accompts, will hearken to any
 Suggestions that may assist their own Reason, in
 form.

forming them to the best Advantage and Use, as well to themselves, as to their Posterity after them: For the sake of these, I propose to give a Scheme of Genteel Book-keeping, which may either be performed in the utmost Perfection of Accounts; or, if that be thought a Pains too rigorous or superfluous, then what is least necessary may be dropt, and at any time resumed, to accomplish the whole, if so thought fit; so that what is undertaken, may be either absolutely necessary, or convenient, as that no one of a real Disposition to Business will neglect it; and whatever it be, little or much, it may so far be that which is most material and useful.

53. *The Nature of a Gentleman's Account requires a good Method.*

IT is to be considered, that Persons of Quality and Fortune have as many Branches in their Accomptable Business, as most Traders have; for they are concerned with Rents, Pensions, Interest-Money, House-keeping, Bailiffs, Managery of Land, Building, Repairs, Pleasures, Extravagancies, &c. which by crowding full, may break and subdivide into others, whereby a mere Cash-Account will not serve the turn. For such a Person would willingly know at all times what every Tenant owes; what the Discompts are upon his Farms, and the next Payments of Rent; how Interest goes; whether he receives or pays more, and what is due either way; how his Steward's or Bailiff's Account stands; what his Managery of Corn, Grazing, Dairy, and Sheep, yields him; and in general, at One, Two, or Three, &c. Years End, whether his Estate advances, or is Retrograde, and by how much; with divers other important Queries, he may make, which cannot by the common Means of picking, or hunting after Items in long disorderly Accounts

Accompt

Accompts, be well collected together; or without unreasonable Loss of Time; which is the Reason it is seldom done: All which Resolves are found in an orderly Method, and always ready at hand.

FOR the Conduct of this Design, I propose Four Books to be kept with the Master's Hand, viz.

54. Four Books proposed to be kept.

1. A Waste or Foul Journal.

2. A Cash-Book. 3. A Book of Accompts stated.

4. A Book of small Reckonings; and if to these were be added, (to be kept by the Master, if he will give himself the Trouble, or by an Auditor,)

5. A grand Journal, and 6. A grand Ledger; by these added, the whole Frame will close, and the Accompt become compleat, else it is scarce half.

THE Waste-book is indispensably necessary, being the first, and the most a Gentleman can do, either in a great or small

55. The Waste, which is both easiest, and most useful.

fortune, whereby to make an Accompt, either of it self, such as it is, if he goes further, or a Foundation for a more useful Construction. And it is the easiest of any; because it is kept without Form, and contains the pure and true State of every Matter that is entred, just as a Man is possess'd of it when it is done; and is both Accompt and Memorandum: For which Reason, a Man should write every thing in its Time into it; that is, not only Receipts and Payments, as Merchants do, but Contracts, and common Notes of Business; and therefore it should always lie at the elbow in the Cabinet: This, that is the least Fag, is the principal Stock to yield Fruit; for a Man having clap'd down his Matter there, is at ease: And for the Posting forwards, he takes his own time, when he may fill up his spare Hours with

with the agreeable Dispatch of his own Accompts. And what do most People of Estates complain of but want of Diversion? O, how are Estates misplaced upon such, as cannot make them afford a reasonable Pastime, which, as the Phrase is, may always be found upon the Premisses!

56. *The Cash or
General Accompt-
Book.*

2. THE next in order is the Cash-Book: It is to be considered that a Gentleman who receives and spends, shall have most of his Business run through his Cash. Whereas a Merchant deals by Barter, Exchange, and Assignment, whereof a small Portion comes into his Cash; but yet they have enough to employ a Cash-Book express, out of which they Post into their Grand Journal monthly, or oftner, as there is Occasion, by the means of Sundry Accompts, as was shewed: But a Gentleman, who continually receives and pays, and doth little by those ways, must carry most of his Entries into his Cash-Book, and there, if he goes no farther, he shall have a compleat Catalogue of his Receipts and Payments, which, distinguished by Months, lies fair for Search; and, in a small Province, will be by most People thought sufficient for ordinary Use: For there is a Check upon the Money, so as by the monthly Balance collated with the Specie, to see if there be any great Omissions; and if Receipts or Payments are in Question, the Eye runs over all, and readily finds them. These, as I said, are posted daily out of the Waste or Day-Book, which done, a Line is drawn thro' the Parcel in the Waste, right down. That way of Cancelling is better than crossing, or any other; for when divers Parcels are cancelled, the Lines join; and where it is interrupted, it shews readily and plainly somewhat not cancelled. This Advantage

and by a Cash-Book; the Cash may be carried in
 there from the Waste every Day; and the other
 Entries in the Waste need not be posted above once
 a Month, or Quarter; and then the Cash digested
 in the Cash-Book, as I am to shew, comes easily
 into the Journal, and as easily reflects back to the
 Waste-book for Examination; the Practice of
 which (whereby only we can fully explain it) ap-
 pears afterwards. I believe, there is none but
 will conclude, a Book of Receipts and Payments
 necessary; and accordingly few are without it;
 but the Failing is, they are apt to write immedi-
 ately into it, (as also into a Post-book), and pre-
 vent the Waste or Day-Book; which I cannot
 but condemn, as most obnoxious to Error, by rea-
 son of Haste in the Dispatch, which a second Wri-
 ting prevents. How Matters are to be transferred
 from the Cash-book to the Grand Journal (where
 it is thought fit to be used) I shall explain when I
 come to that. In the mean time, the next

3. Is a Book of Accompts
 called, *This with the Merchants*
called, the Book of Accompts
warrant; and with them, is only
copies of such Accompts as they
have made out of their Books,
 and sent to their Factors, or as Factors to their
 Principals; and so also they enter into a Book,
 perhaps the same, Copies of all Accompts sent
 from others to them: But a Gentleman's Book
 should be not only that (on like Occasions, if any
 be), but also contain all considerable Reckonings,
 he shall make and state with any Persons he is con-
 cerned with; the Intent of which is, that he may
 be able, at next Reckoning, to say the Time when,
 and what was the State of the last Reckoning. For
 he is not as a Merchant, that deals with a Mer-
 chant,

37. *A Book of*
Accompts stated
with Tenants, and
others, with some
Specimens.

chant, both alike expert at Accompts; but his Business will lie with plain ignorant People, that commonly will rely upon him, as to the gross Accompts of what is due to, or from them, and particularly Tenants that farm his Estate; for which Reason, he ought to be doubly careful, both to preserve the *Items* of his Reckoning, and also to satisfy his Man, that the State was so, which are two Things; for plain Men love to reckon often, and charge their Memory chiefly with what was agreed due at last Accompt; and if you offer to go farther back, they are bewildered, and complain of back Reckonings, having utterly discharged their Memories of all such *Items*; but you may by Title and by Token, readily convince them, when they reckoned last, and what rested due: and their Humour is such, that they will first pay that by itself, before they go into a new Accompt; tho' in your Book, you may proceed after your own way, and bring forward the rest when you add the growing Sums. And it is no less useful in Accompting with a better Sort of Men, who will peruse the *Items*, desire a Copy, and perhaps sign the Book, which is an Adjustment that closes to that time, and the best sort of Acquittance: And then, if such Person have an Accompt in the Grand Ledger, you balance it to that Time, and open a new Accompt, by transferring the Balance, as was shewed before. When a Gentleman hath used to accompt thus out of his Book, with his Tenants and Neighbours, they finding his Punctuality and Justice, will defer to his Reckoning, and submit even their own Memory, tho' very assured, to his Accompts; which will, in his Affairs, be a very great Ease and Content. I will here give a Specimen or two of such Accompts, as are to be committed to this Book, viz.

John Dorr. ————— Oct. 6. 1700.

Owes for an Arrear of his Farm at N. 7 | 8 | 5
 dated Nov. 9. 1699. as per Fol. 17. 7 | 8 | 5

For Two Years Rent, due at Michael-
mas, 1701. _____ 40

For Ten Coom of Oats, sold him for
ed, _____ 3

50	8	5
----	---	---

fc.

Two Years Taxes, at 4 s. per lib. ——— 8

Three Days Work of a Carpenter, —	4	6
-----------------------------------	---	---

For Nails, _____

For Gate-Hinges, _____ 3

Bought of him an Horse, _____ \$

Received in Money,	22	4	6
--------------------	----	---	---

H. J. & A. G. L. Co.

3512

1971

Rest due _____ 14 16

Edmund Parr Nov. 2 1799

Edmund Hall. — Nov. 3. 1700.

Due to him for Coals, Eleven Chaldorns
and a half a penny Bill

and a half, as per Bill, _____ 11110

—More for 600 l. Dram Deals, as
Bill

More for Iron ware 30

More, for Iron-ware, ————— 12 13 9
More, a Box of Accommodated

— More, a Rest of Account stated,
Jan 10. 1628

16. 1698. ————— 27 5 3

100-100000

1911

Disc

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100

100

Dis.

Delivered two Last of Wheat, at 15 L.	30
Cyder, Six Hogsheads, _____	18
Four Last of Barley, at 5 L. _____	20
A Bill on Sir R. H. in London, dat. May 1.	11
	79
Rest due _____	2 9

This may be done in the Waste, if the Business be little; but I suppose it to be as much, as may require a Book express.

58. *The needful Items transferred into the Cash-book, in which Discompts are made Cash.*

HERE is a double Column of Sterling Money, which, in a Book of this Design, is very useful to be prepared before-hand; because there will be frequent Occasion to draw *Items* into Totals to be deducted; and it saves the Trouble of lining express at the Time, as else must be done, to keep the Writing fair. And it is very commendable, as I hinted before, first to write the Matters on a fool Paper, because Alterations will be made; and then they are better and surer wrote fair in the Book: For in Accompts, nothing is more desirable than fair and orderly Writing. I shall, for an Example, give here the Entry, which is committed to the Cash-book out of these two Reckonings, which falls in a little Compass there.

Cash — Dr.

Contra — Cr.

Received of				Paid John D. in		
John D. for				Taxes, —	8	
Rent, —	47	8	5	— More in Re-		7 10
For 10 Coom				pairs, —		
of Oats, —	3			— More for an		
Of Edm. P. for				Horse, —	5	
Corn, —	50					
— More of Do.				Paid Edm. P.		
for Cyder, —	18			for divers		
Of Sir R. H. by				Things, —	79	
a Bill, —	11					

HERE it is to be observed, that I charge in Cash the whole Rent received, and the whole Discompt, as Cash paid; which is better than to subtract one out of the other, and so to charge only the Balance received; for that hinders the coming of the Discompts into proper Accompts, as will appear afterwards: And the like, for the same reason, is done in the other Accompts of Goods and Trade. But tho' I have here made the Post from the Reckoning Book to Cash; it is yet intended, that Entires shall be in the first place made in the Day-Book, and so come forwards to the Cash-Book, and from thence to the Grand Journal.

OBSERVE; that this Book of Accompts adjusted being an important Register of a Gentleman's Concerns depending with other Persons, ought to have an Alphabet also to it, directing to

59. Alphabet necessary, and sometimes more of these Books than one.

all

all the Names and Things that have Adjustments or States in it, by the Fol.; for the Writing being in Order of Time, and the Persons mostly concerned in more Reckonings than one, and at diverse Times, will require an Index, especially where the Estate is great, and the Accompts frequent and numerous. And in Consideration of that, it may not be amiss for readier and lighter Dispatch, in the Estates or Mannors are great, or lie scattered about, to keep distinct Books of Reckonings for each Estate or Mannor; and in that will stand a perpetual Audit of all the Tenants, in a way more useful, and less costly than formerly, when Audit Rolls were made up and returned every Year. But I must not pass this Occasion of giving those Times their due Praise; for then Gentlemen seldom failed of an exact Accompt made up yearly of their Estates, however they came by it; but now, that they undertake more of themselves (the more's the pity) they have none at all. The next

60. *A Book of small Accompts, or Bill-book.*

4. Is a Book, I may call, of small Accompts, and is in the Nature of a Tradesman's Post or Bill-book, which many Persons have usually in their Pocket, together with an Almanack: But if the Person stops short of his Journal and Ledger, it will claim a larger Volume; for then this seems as a Succedaneum to that, and must carry all the Dependancies of Charge and Discharge with all Persons, and of all Values; and wherein he is to post the Discharges, and calculate the Charges from time to time, that he may know how his Debts and Credits stand, and not be at a loss to hunt after them, when he is called upon to reckon; but if the Person goes on to a Journal, &c. that will take off his greater Dependancies, as Monies at Interest, Pensions, Annu-

ies, Rent-Charges, and the like; and leave for this little Book, only Servants Wages, Jobbs of Labourers and Builders, and such smaller Affairs, which from the Quality of the Persons concerned, for the most part poor, ravenous, clamorous, and unsatisfied, deserve a constant Writing, as well as the greater do; and the rather, because the latter keep Check Accompts against you, which those do not. I shall subjoin a Specimen or two, such as I think proper to enter in this little Book.

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61. Spe-

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*These small
Accounts.*

F. B. Garbman, came at Michaelmas, 1707. at Wages per An. 7l.

Due at Michael. 1708. —
At Lady-Day, 1709. —

7	10			
3				
Paid by Cash, May 12. 1708. —				
			3	10
By Steward, Nov. 3. 1708. —				
			2	3
Cash paid, Jan. 1. 1708-9. —				
			2	

The Annuity of 55 l. per Annum, due to S. F. from Michaelmas, 1707.

Due at Michaelmas, 1708. —
At Michaelmas, 1709. —

55				
55				
Paid at London by Bill, Dec. 15. —				
			20	
By Cash, Sept. 29. 1709. —				
			49	
By J. T. Dec. 1709. —				
			40	

The Interest Current on a Bond of 400 l. due to R. T. at 6 l. March 5. 1708.

Due March 5. 1709. —
March 5. 1710. —

24				
24				
Paid by Cash, March 9. 1709. —				
			24	
By Do. Nov. 10. 1710. —				
			12	

IT is needless to specify farther that which is in such common Use with most careful People, nor from Art, but right Reason, instructing the very great

62. *Reasons for being most careful in Accompts with poor People.*

Convenience of such, tho' never so small Accompts; and they are not, for being little, to be slighted: Many careful Men are not content barely with the Caution of their own Accompts, but use to put into the poor People's Hands a Paper, purporting a Copy or Check of it, and make them bring that when they take Money, to have the Payment set down. This Course is used by the Corn-Merchants and great Traders that traffick with Countrymen, who are accomptless, and as apt before-hand to Trust, as afterwards, out of some cross Fancy of their own to suspect Wrong intended them. And in earnest, such is the Advantage that poor People have over the rich who are ingenuous, by a sort of Vocal Process and Execution, of which they have the Command, that the greatest Person living hath Reason to conserve Demonstration in dealing with them.

IT may be alledged here, that it were much better to pay all off at fit times, than to hold on Accompts with such Folks. I answer,

63. *Best to pay, but it may not always be done.*

Very true; and the more so, the better: But yet it will be found, that in much Country-Dealing, poor Men will desire Money a little before-hand; Servants may desire their Wages to lie, and to take it as they need; Masters may desire to hold Money in their Hands, as a Check; and ready Cash may not always be at Hand; greater and more pressing Occasions take it off; and Income, as to Time, may fail, and no Goldsmith to draw upon; so that small Accompts must be kept, as well as great.

E 2

THEN

64. *The Use of
a Man's Accompt-
ing for himself.*

THEN it will be said, it is Business for Servants to reckon with poor People, and the Master need not busy his own Pate with them; that is, according to Circumstances, some may think themselves above all Business; but certainly no Man souls his Fingers by doing his own; and none are so prodigiously paid, as he that works for himself. What a Parcel of Poundage-Confederacies doth a Man avoid, that states his own Accompts? I shall say no more in an obvious Case, but only this, that if a Man doth not think fit, or cannot perform this Part of Oeconomy, let him plant himself as near it as he can; and by a Clerkish Servant always about him, cause such Accompts, and other Memorials of his Business, to be kept under his continual Direction and Inspection; and of so much Practice, every Man that lives awake is capable; and no State or Quality is to be exempt from maintaining a Cabinet Check-Accompt upon all his Pecuniary Concerns. Even Kings have it more or less: They dip not so low into Particulars, as private Men may; but deal in gross Sums. The other State admits a narrower Search and Scrutiny of the Original *Items*; and having once a Taste of a good Method, will find it best, under a proper Survey, to comprehend every thing; and this leads me directly to the Business of Auditing Servants Accompts.

65. *The Use of
constant Auditing
of Servants Ac-
compts.*

I HAVE done with the four necessary Books recommended to every Gentleman's Care to keep himself, by or out of which a grand Accompt may be instructed, or let alone. Now, by way of farther Preparation, and before I come to propose the Grand Journal and Ledger, I design to shew a plain and useful

useful Method of Auditing the Books of Stewards, Receivers, and other Servants; so as the Matter of them in Totals, either with or without the Particulars, may readily be brought into the Grand Accompt. The Accompts of this Kind, as they are kept and delivered in, are commonly rude and indigested; and it will be found impossible to make Servants observe to digest, or to distinguish the *Items* of their Accompts under Heads; but they do enough, (as they think) if all they receive is together, and all they pay together; farther Distinction confounds them. As for those Accompts that are of mere Dispencc, such as House-keepers, Masters of the Horse, and the like, the whole Sum of each will belong but to one Title only; as for Example, To Expences in House-keeping, or To Expences in the Stables. These need no Digest at all; but the Sums Total are carried on Time after Time, as the Books are perused and cast, and the Distinction made is only by Time; as for Instance, Expended in the Stables since 25. Mar. to 24. Jul. as per the Master of the Horse's Book. But other sort of Servants accountable, who are Managers, and Spenditors upon all Occasions, or in Affairs of a very different Nature, cannot be so easily dismissed; but it will be found necessary to make a Digest of their Receipts and Payments, in order to charge them in the Books to the proper Accompts, whereto their Negotiations belong; that is, by bringing together all the particular *Items*, that belong to each proper Head or Title of Accompt in the Books, and pass them forward in Totals, in manner as I shall after a while exemplify.

66. *One Instance
given of a Stew-
ard's Accompt.*

I TAKE, for Instance, the ordinary Officer that belongs to considerable Estates, called a Steward; as to the Form of his Accompts, I think it very expedient, that you oblige him to keep a Day-Book, and out of that Day-Book to make out his Cash-Accompt. I know it is seldom or never done; but for all that, it is not so rare, as useful; and if one of the two, the Day-Book, or the Cash-book, must be omitted, I would chuse to take the Day-Book without the Cash, rather than the Cash without the Day-Book; for the latter supplies all, the other but little: And if a Servant be put upon it, he will certainly conform, and indeed will chuse rather to write in a Day, than in a Cash-Book. So that it is our own Fault, if a Servant brings a Cash-Book, without a Day-Book to warrant it; especially if he be let to know afore-hand, that nothing shall be allowed him, but what is found duly entered in the Day-Book. The greatest Inconvenience is, that if the Servant cannot Post his own Cash tolerably well, you must do it for him, that is, gather his Receipts and Payments into a Book; but then, if you oblige him to Copy it, he will soon come to do it himself.

67. *The Manner,
how a Digest of a
Steward's Book, is
to be made.*

WHEN this Cash-Accompt of the Steward is brought in, or any way fixed, and the Balance made, the Master hath before him somewhat to work upon; and that is, to digest all the *Items* into enterable Parcels or Denominations; and that done, he may either bring them into his own Cash thus, Received of, &c. by the Hands of the Steward, 10 l. — Paid to, &c. by the same; or else the Sums may make a Waste Parcel to be carried into the Grand Books. The only Question is, How low it is fit to descend
into

into Particulars ; to express all is tedious ; and none, careless ; Therefore I propose a Medium, as in the following Specimen, which may also be made an Entry in the Waste-Book, if the Account is so carried on, viz.

Stated the Steward's Account, from 29. Sept. to 25. Dec. 1708. whereof the Particulars thus digested belong, viz.

Charge.			
Receiv'd of Tenants	{ A. B.	5	
	{ C. D.	6	
	{ E. F.	8	
		19	
By Im- prests	{ 10. Nov.	3	
	{ 16. Dec.	4	
		7	
Receiv'd of Profits	{ Agistments in all	7	3 4
	{ 3 Load of Straw	1	10
	{ For Fruit sold	6	3
	{ Corn sold {	Barley 1 Last	10
		Wheat 29 Coom	30
		Pease 18 Coom	7
		61	16 4

Divers In- cidents	{	For an Horse sold	5	
		For 6 Swine	4	15
		For divers small Mat.	1	2
			10	17
			98	13
Discharge.				
		Taxes. Rep.		
Taxes and Repairs	{	A. B.—4 s. 3 d. —5 s.		
		C. D.—6 —8		
		E. F.—9 —17		
			19	3
			1	10
			2	9
For Stock bought	{	2 Cows	6	15
		2 Horses for the Teams	10	
		5 Steers	15	
			31	15
Charges of the Huf- bandry	{	Wheel-wright's Bill	7	3
		The Smith's Bill	8	
		Plowmen for Wages	7	
		Labourers	3	
			25	3
Divers In- cidents	{	Travel. and small Expences	18	9
		For Garden Seeds	6	8
		Labour. about plant.	4	5
		More Help in the Gar.	3	16
			5	6
				5
				Paid

Paid the	27. Nov.	5	
House-	3. Dec.	7	
keeper	5. do.	2	10
		14	10
Tot. Receiv'd,		98	13 7
Tot. Paid,		83	3 8
Rest in the Acc. Hands,		14	9 11

IF you chuse to carry these Accompts into your own Cash-Book, and no farther, it will enter thus, viz.

68. The Entry of the same in a Cash-Book.

Cash — Dr.					Cash — Cr.				
Receiv'd by					S. T. allowed				
S. T. of Te-					the Tenants, —	2	9	3	
nants, —	19				Paid by his				
—More by					Hands for Stock	31	15		
Profits, —	61	16			—More Char-				
—More for					ges of Husb. —	25	3		
divers Inci-					—More for				
dents, —	10	17	3		divers Inciden.	29	6	5	
					—More to the				
					House-keeper.	14	10		

NOTE, Here the Money impressed to the Steward, is not put into this Account; because it is supposed to be entered in the Cash before, when the Moneys were paid or impressed.

E 5

I r

Paid

Divers In- cidents	{	For an Horfe sold	5	
		For 6 Swine	4	15
		For divers ſmall Mat.	1	2
			10	17
			98	13
Discharge.				
		Taxes.—Rep.		
Taxes and Repairs	{	A. B.—4 s. 3 d.	5	s.
		C. D.—6	8	
		E. F.—9	17	
		19 3	1 10	2 9
For Stock bought	{	2 Cows	6	15
		2 Horses for the Teams	10	
		5 Steers	15	
			31	15
Charges of the Huf- bandry	{	Wheel-wright's Bill	7	3
		The Smith's Bill	8	
		Plowmen for Wages	7	
		Labourers	3	
			25	3
Divers In- cidents	{	Travel. and ſmall Expences	18	9
		For Garden Seeds	6	8
		Labour. about plant.	4	5
		More Help in the Gar.	3	16
			9	6 5
Paid				

paid the	{ 27. Nov.	_____	5	
House-	{ 3. Dec.	_____	7	
keeper	{ 5. do.	_____	2	10
			14	10
Tot. Receiv'd,		98 13 7		
Tot. Paid,		83 3 8		
Rest in the Acc. Hands,		14 9 11		

If you chuse to carry these Accompts into your own Cash-Book, and no farther, it will enter thus, *viz.*

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Cash — Dr.				Cash — Cr.			
Receiv'd by				S. T. allowed			
S. T. of Te-				the Tenants,---	2	9	3
nants, _____	19			Paid by his			
—More by				Hands for Stock	31	15	
Profits, _____	61	16		—More Char-			
—More for				ges of Husb.—	25	3	
divers Inci-				—More for			
dents, _____	10	17	3	divers Inciden.	29	6	5
				—More to the			
				House-keeper.	14	10	

NOTE, Here the Money impressed to the Steward, is not put into this Accompt; because it is supposed to be entered in the Cash before, when the Moneys were paid or impressed.

69. The Manner of the Entry of the same in the Journal.

IT is obvious enough, that this brought into your own Cash thus, makes an improper Accompt; but it must be so, unless you either let Matters lie scattered in several Books, and you know not where to look for them; or else carry them forward into your Grand Accompt, which receives all Concerns, and disposeth them in a perpetual Repertory. And then, supposing this to be the Waste-Entry of the Steward's Quarterly Accompt, the Journal-Parcel of the same Items will be Entered thus:

S. T. The Steward is Dr. to sundry Accompts, 81 l. 13 s. 7 d. for his Receipts this Quarter, from 29. Sept. to 25. Dec. as per his Book of Accompt, viz.

Crs. The Land Rents Receiv'd of the Tenants, _____
The Accompt of Husbandry for Profits, _____
The Accompt of Incidents for divers Things, _____

19	
61	164
10	173
81	137

SUNDRY Accompts are Drs. to S. T. 83 l. 3 s. 8 d. and is for the Disbursements and Allowances made him in his Accompt of the same Quarter, as per his Book, viz.

Drs.

Ms. The Land Rents for Allowances to			
Tenants, _____	2	9	3
Accompt Husbandry for Horses, —	10		
— More for Bills, &c. _____	25	3	
Accompt Grazing, &c. for Stock			
bought, _____	2	15	
Accompt Incident for divers Pay-			
ments, _____	9	6	5
Accompt of the House-keeper's Cash			
paid her, _____	14	10	
	83	3	8

THUS far it appears, how the multitudinous *Items* of a Steward's Cash are drawn by degrees into less Compass, and at last settle in proper Accompts in the Grand Books; the very Inspection of which declares the Effects or Consequences of all Transactions, in every several Branch, there standing as they are in grosser Sums; but yet, upon every Enquiry, recoiling back into the Original Entries, from whence at first all flowed. Such is the Use of the References from one Place to another, whereby the least Particle of the Accompt is preserved, as the Fibres of a Root, that all concur in the Composition of the main Body of the Tree. I shall not particularize in any other Accompts of Officers a Gentleman may take, as Bailiffs near and remote, House-keeper, Clerks of the Kitchen or of Stables, Huntsmen, Privy-Purse, (if I may so term a Page, or Valet, that is trusted with a small Cash, and hath

70. The most long and confused Accompts brought thus into the Ledger, because limpid and short.

hath an Accompt going); but one single Model, as is here given, serves to lead thro' all the rest.

71. *The Use of a Digest, if carried no farther.*

BUT, for the Method of carrying on these Digests of Officers Accompts, I consider that such are often so barbarously penned, full of Blots, Blurs, and Dirt, as ordinary Men use their Accompt-Book, that a Gentleman may very reasonably fancy to have his Accompts all fair kept down to the very bottom, or first Entries of them. And then the whole Quarter's Accompt may be transcribed into a Book, in the Nature of a Merchant's Book of Accompts Current; but in the manner, as it is digested under the proper accountable Titles, and expressing every Particular, it will be a Pleasure to look back into them: But if this be thought too much, it is sufficient, if (ordering Paper enough to be left in the Accompt-Book) the Digest be wrote in the same Book, underneath the closed Accompts of the Receipts and Payments, and from thence carried into the Waste, and so on; but it will not be reasonable to fill the Waste with all, or too many of the small *Items*; because all other Business coming in there, the Book will be crouded, and grow wild and confused. But it is highly reasonable to make this Digest of the Accompts, and write it in the Accompt-Book of the Officer; or else transcribe the whole digested, as it is to be, into a proper Book, (as I said before) and so to let it stand; which will be very useful, altho' it be carried no farther; because you may resort to that Digest, and collect readily what is under the several Heads, which otherwise (the Accompts increasing) will be an extreme Drudgery to do.

BUT,

BUT I shall be told, that this Work of digesting a Steward's Accompt-Book, and bringing all the Items into Sortments and accountable Parcels, will be an extreme Fatigue; and any one that goes to work about it, shall find it troublesome; and perhaps more than the Consequence is thought worth: I shall therefore propose to ease this Work; tho' any one of Fortune, that understands, and can direct, if he be not willing or ready in his own Person to compass such Works, may employ others, and so have it done to his Hand: And it is indeed for this Reason, that great Officers and Managers, who must exhibit clean and fair Accompts, are forc'd to maintain many Clerks; but in a private Person's Case, it is not so great an Undertaking, but, if he will, he may Clerk it himself. In order to which, I give this Means to make it easy: When the Accompt is perus'd, recollect how many Accompts in your Grand Books may be concerned, and set them down in a Paper; and to each, for ready Remembrance, affix a Letter, as *a, b, c, d, &c.* and then in passing over the Items, *viz.* of the Receipts, set the Letter conspicuously to each Item, which shews to which Accompt it belongs; and then collect and cast the several lettered Items respectively together, and you have your Digest exactly. For Proof of the Truth of which, sum up the collected Sums; and if the Product is the same, as the Sum in the Book, then the Digest is true; else, either the casting of the Book is wrong, or there is some Error in your Extracts, which must be re-perus'd, until both are made to agree: The same is to be done with the Payments. I do not give a Specimen of this Work here, because that of the Cash-Book to the following Accompt, is

72. *The Means
to facilitate the
making of Digests.*

completely ordered for the Purpose of shewing the Manner of it; and to that I refer. And as an Encouragement not to lay by this Undertaking for Difficulty or Disappointment, I must note, that the great Virtue which sanctifies all Undertakings in Matters of Continuance, is Constancy: If a Man holds himself, or Servants, or rather both, in their proper Circles, to a Perseverance in almost any Method, the Work (as an Engine) will acquire an Easiness, by continual wearing; and so I proceed to introduce the large Specimen of a regular Accompt, I am about to give.

73. *The Erection of a Grand Dr. and Cr. with help of the Waste, and Cash-Books.*

IT is hard to unfold a Practice of an Art, that branches out into such Lengths as Book-keeping, without some Exemplification, which is afforded to every Lesson, or Rule in common Arithmetick; and on the other side, it were endless to give it in all those Heads or Variety, which a Gentleman may desire to have distinguished in his Books. But since the exposing some, lays bare a plain Tract to all the rest, which an apt Genius will readily discern, and thereby be able to make his own way in the Choice, as well of Heads and Subdivisions of his Accompts, as also what subsidiary Books to keep; I shall not therefore pretend to regulate every Step, and so to forestal (if it were possible) the Exercise of ordinary Care and Discretion; the rather, because such would prove but Labour in vain: For, propose what Methods or Order you will, however eligible it may be, the proper Accomptant will be his own Carver, and ever have some peculiar Ways, which perhaps may be best for him; and it is but fit, that he who is to gain or lose, should be Comptroller of his own Accompts. But I shall proceed to the

Appli-

Application of those Four Books, I have shew'd
 to be necessary for every one to keep, that hath
 any Estate: Whereby, as from a Foundation, an
 universal and perfect Accompt may be erected;
 and by joining a Grand Journal and Ledger to the
 Waste-Book only, those Three, whatever becomes
 of the rest, may be transmitted over to Posterity,
 and be a Voucher recommendatory of a prudent
 Conduct for ever. And I shall take a Rise from
 the Waste-Book already discours'd of, as if it
 were Mercantile; and propose how to Journalize
 all the Parcels found there, so as in the great
 Ledger they may stand orderly, true, and com-
 modious, to answer all the Ends desired. And to
 facilitate this Work, we shall make use of the
 Cash-Book; not because any thing is found there,
 which may not be picked out of the Waste; but
 because for the daily Use, which hath been made
 of that Cash-Accompt, we find it ready done, and
 digested, or digestable (as I shall shew) under
 proper Heads, that need only be translated into
 the Journal, which easeth so much of the Work.

It is needful now to reflect
 back on what hath been discour-
 sed concerning Posting the Waste
 Parcels into the Journal, and
 how careful a thing it is in Mer-

*74. Proper Ac-
 counts to compre-
 hend a Gentleman's
 Concerns.*

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 and Crs.; and it is certainly as difficult in a Gentle-
 man's Case, who hath a large Revenue and Ex-
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 what sort of Accompts he may inscribe to com-
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 trance to the Work; and then for enlarging and
 refining, as he may by various other Accompts,
 leave all to his own Option and Judgment. The
 Accompts I propose, are these:

I. THE

completely ordered for the Purpose of shewing the Manner of it; and to that I refer. And as an Encouragement not to lay by this Undertaking for Difficulty or Disappointment, I must note, that the great Virtue which sanctifies all Undertakings in Matters of Continuance, is Constancy: If a Man holds himself, or Servants, or rather both, in their proper Circles, to a Perseverance in almost any Method, the Work (as an Engine) will acquire an Easiness, by continual wearing; and so I proceed to introduce the large Specimen of a regular Accompt, I am about to give.

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 trance to the Work; and then for enlarging and
 refining, as he may by various other Accompts,
 leave all to his own Option and Judgment. The
 Accompts I propose, are these:

74. *Proper Ac-
 compts to compre-
 hend a Gentleman's
 Concerns.*

1. THE

1. THE Personal Estate: This on the Cr. Side will carry the Inventory of all the present Effects and Dependancies, that are properly the Accomptant's own; and such may be distributed under several Heads or Denominations, which will prove to be so many Titles of other Accompts in the Book, which other Accompts will on the Dr. Side carry those respective Parcels. And the Dr. Side of the personal Estate will take in all that is owing, or outgoing from the Proprietor, which may lessen his Interests in Credit on the other Side. And these may also be parted under Heads, which, in like manner, will entitle other Accompts to take them in Charge: So that here will at first be a perfect Synopsis of the personal Estate, properly distributed and charged.

76. *Accompt of the Profit and Loss.*

2. NEXT to this, I place the Accompt of Profit and Loss; because it is a mediate Accompt made to relieve the former, that it may not run into Fulness and Obscurity; and the Compass of it takes in all the future Increase and Decrease of the Personal Estate, which may not be more properly wrote directly in it. The Creditor-side contains the Increase, and the Debtor-side the Decrease or Loss. And when this Accompt swells, there are two Ways of discharging it; one is to balance it by a Sum wrote to the Personal Estate; the other is to carry the Balance forwards to the Beginning of a new Accompt of Profit and Loss; and this Way is most usual, and may be continued for any Time. And if the Subject-Matter of the general Accompt be mostly Gain and Loss, as a Gentleman's Circumstance is, who receives his Rents, and then spends them; this Accompt may be relieved by other mediate or ines-

fectual

Actual Accompts, such as I have already noted, and may farther declare; which by Periods may be carried over in Balances or Totals to this Accompt. Thus it appears, that the whole *Introit* and *Exit* will finally settle in the Accompt of the Personal Estate, to which it properly belongs, and which might, but for Confusion, have taken place at first.

3. THE next is an Accompt of the Cash, which is an Accompt purely mediate. The Cash-Chest (whence the Word comes) being

77. *Accompt of the Cash.*

in Custody between one Dealing and another, and yielding no Profit nor Loss, but from unknown Occasions and Surreptions, which, when found, must be accounted accordingly; as if one Day *A.* pays 1000 *l.* and the next Day it is lent to *C. D.* the latter *C. D.* cannot be *Dr.* to *A. B.* but to the Cash, and that is to be the *Dr.* to *A. B.* else the Accompt at the Time of the Transaction would be false, which is most rigidly to be avoided. Besides, there is a daily Use of this Accompt, as well for a Check upon the Cash, to know if any foul Play have been, or Errors committed, as also for ready Search after Payments or Receipts, of which this Accompt is an exact Index; and more especially in a Gentleman's Concerns, most of which run thro' his Cash, as will appear in the Speciminal Accompt I have framed, for Demonstration of most I have to say.

4. Every one that employs Servants to manage, must allow a Cash to be running in their Hands, of which an Accompt is

78. *Cash in the Steward's Hands.*

to be made, and I think better, by the Title of Cash, as Cash in the Steward's Hands, &c. than by the Steward himself; because it is his Receipts and Payments

Payments that are accounted, and no Losses or Mismanagements, until adjusted into Summ; therefore we take next, 4. Cash in the Steward's Hands, the Charge and Discharge whereof is obvious.

79. *Cash in the Hands of the Bailiff of N.*

3. I SUPPOSE a Farm in hand at N. being at a Distance and managed by a Bailiff, who makes an Accompt, 5. Of Cash in the Hands of the Bailiff of N. which liquidates his Debt or Demand, but not the Gain or Loss by the Management; for which Purpose, another Accompt is framed, and entitled,

80. *The Farm at N.*

6. THE Farm, Estate, or Mannor of N. and that will stand charged with the Stock upon it, and be discharged by all the Proceed; and finally, by what the Stock yields, in Case by letting, or otherwise, it comes to be disposed of.

81. *The House-keeper's Cash.*

7. CASH in the House-keeper (or Clerk of the Kitchen's) Hands, which will charge her with all that is impressed or paid her, or any way come to her Hands; and her Discharge will be her Layings-out: So that it notifies her Debt or Demand, but doth not yield a true Accompt of the House-keeping; therefore an Accompt is framed for that End, viz.

82. *Accompt of the House-keeping.*

8. ACCOMPT of House-keeping, which will shew what is made of Offal, or the Waste of a Kitchen, which in great House-keeping is considerable; and in wise House-keeping, never let go for Vails to Servants. And this Accompt will stand charged for all the Profits of the Estate as they rise, and are brought in to be spent.

nt in the House; as particularly for all Corn,
had from,

9. **THE Husbandry:** This
Accompt stands charged with all
Stock of Corn and Utensils,
must pay all the Charges that
long to it. As also,

83. *Accompt of
the Husbandry.*

10. **THE Pasture Profits,**
which are the Grazing, and the
Dairy. I put them together, con-
veying a Gentleman cares to ma-

84. *Accompt of
the Pasture Profits.*

age of that sort only for his Expences; tho' it is
possible just to nick that Proportion, so that there
will be some selling, as well as spending; and it is
better to abound, than to want. But if a Gentle-
man will condescend to traffick with Butchers, &c.
it is easy to part these Accompts, as I have done
with one, which might have gone under this; and
that is,

11. **THE Accompt of Sheep:**

This in some Counties, as in Dor-
set, Wilts, and Norfolk, is a great
article, and for that Reason de-
serves a Place by it self; for having a Charge as
well as Profit, every one will desire to know how
it yields.

85. *The Accompt
of the Flocks.*

12. **THE new Purchase in A.**

This supposeth a Sum to be laid
out in a Purchase; and it is desi-
gned for some Years to observe,
how it answer'd the Rents; and at length it may
be thrown into the Accompt of the Rents.

86. *Accompt of
the new Purchase.*

13. **EQUIPAGES:** This is

an Accompt of mere Expence,
tho' some Lines may happen to
be wrote *In contra*. It intends to
comprise all Charges of Parade and Sport, as
Horses,

87. *The Equi-
pages.*

Horses, Coaches, Hounds, &c. which, with many Gentlemen, are a considerable Branch of their Charge; and they may desire an Accompt to be kept of them, to judge, if need be, of the Kind and Measure of Retrenchments needful; and the disposing old Horses, Coaches, &c. may bring in *Contra* some considerable *Items*.

14. INCIDENTS: This

88. *Incidents*

however nearly ally'd to Profit and Loss, will be an useful Accompt. The Distinction of Profit and Loss supposeth some Fund or Negociation, whereupon Profit and Loss shall naturally result, such as falls out perpetually in Trade; but this Head is to comprehend on the Debtor-side all occasional Expences, as Gifts, Travel, Charities, (tho' such should have no Accompt, because one Hand is not to know what the other doth) Losses at Play, and Pocket-Money, as it is called, all which are never to return; and against this may come all contingent Profits, such as Presents, Winnings, Fines, or Copy-holds, or whatever a Gentleman desires, should, as a Fund, supply that Article of incident Expences.

15. INTEREST of Monies

89. *Interest of Monies.*

is an useful Accompt, because it gives a perpetual and clear View of all that a Man receives and pays for Interest, and how that State of Advantage or Loss in that Article falls.

16. ACCOMPT of Trusts:

90. *Accompt of Trusts for, &c.*

The Reason of this I touch'd before; and the worst is, it makes more Writing than seems necessary: But when it is considered, that a Man's Books are Evidence against himself; if no Trust be declared of Monies, in Case of Loss, he must answer;

er; and the Trust cannot, in some Cases, be better declared than thus:

I HAVE deliberated, whether an Accompt of Debts and Credits might not be framed, so as to comprise on the Debtor-side what we owe, and on the Creditor,

91. *Each Person trusted in Loan of Monies at Interest.*

all that is due to us; whereby, to foreclose the Trouble of making so many Accompts, as divers Persons, each having an Accompt apart, must make; and I have found plainly, it ought not to be done so, but by Accompts apart, on pain of imminent Disorder, and in a Matter that will least hurt it; that is, the State of Debts and Credits, which particular Men owe or claim, and are frequently to be inspected; and if Particulars are to be brought forth only by pricking, intolerable Trouble is added to unavoidable Confusion; therefore if any such Matter be thought worth an Entry in the Books, as all that carry Interest are, let each Dr. and Cr. have his Accompt; and accordingly I have done in the following Specimen. But in Case of Executors, who are charged only by Receipts, they will insert Debts in an Inventory of Totals, with the Distinction of good or desperate, because they are no Charge till received.

THE following Specimen of an Accompt regularly kept, is all pure Invention; and therefore must not be look'd upon as an exact Picture of any one's Dealing, or to censure Proprieties with much Justice of the Managery, as

92. *Accompt of the following Specimen of a full Accompt stated and balanced by Dr. and Cr.*

it were real. Nor is it easy to be done; for this fictitious Work is more troublesome, than a great deal more of real Book-keeping would be; in that, Truth, and here Imagination and Invention

vention guide: All which I say here, to excuse many Defects, tho' Propriety is not very material. I have brought the whole into the Compass of one Year, posted the Cash, and stated certain Accounts Quarterly: It will be found in Practice that it were better to perform the former oftener as hath been hinted. We use here the Waste-book and the Cash; the former is ruled with a double Margin, for the Convenience of bringing *Items* together, to be parted away in Totals; and the Dates are set down in the Margin. I have omitted occasional Memorandums, which a Gentleman will have frequent need to insert, as Letting, Bargaining, &c. because they want no Examples, and will but fill Space.

93. *A Digest to be made of the Cash-book.*

IN the Cash-book, there is a peculiar Digest subjoined to every State of Account, Charge and Discharge, giving (in Totals) the several Heads of Accounts, to which the foregoing *Items* belong; and such Heads or Titles of Accounts are more readily filled or examined, than what I prescribed before be done; that is, a Letter be added to each Parcel or *Item* in the Cash-book which may answer each of those Heads, like a Key for digesting the Steward's Cash, whereof the following may be an Example, as it stands in the Cash-Book account that is to follow.

94. *These indispensablely necessary in all Methods.*

THESE Books, that is, the Waste and Cash-book, I have more than once said are Indispensable, under or over them each may do his Pleasure; but I must ever advise the most perfect, and hope it will be made apparent how that is. And as for the Objection, that the Work takes up a deal of time, and is neither called for nor paid for; and why should a Free-living Spirit make

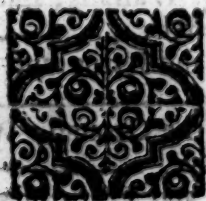
make himself a Drudge and a Slave to Accompts? will answer, in a Story literally true; which is of a Lady in the Country, that complained to a Reverend Ancient Gentleman, that her Husband spent his Time strangely about Projects of Inclosing and Antiquity; and to compass his Designs, was at a great Charge, and paid Thirty and Forty Years Purchase for the Pieces of his Free-holders and Copy-holders Lands that lay intermixed; and is it this (quoth she) very strangely done? Ay, Madam, (said the old Gentleman) were it not a great deal better, that he spent his Time in Gaming, Whoring, and Drinking in London?

LASTLY, Observe the Dates

the Journal are not set in the Margin, as is commonly done in the Waste, and always in the

95. *Placing the Dates.*

Ledger, but above the Parcel; and the rest in that Day follow. Some fancy to make the Waste like a Journal as they can, whereby the Posting is more prompt; these are as each fancies best. The Waste-book comes first.



WASTE-



WASTE-BOOK,

Begun Jan. 1. 1708-9.

96. The Waste-Book of a Revenue and Expence of one Year.

Then taken an Inventory of the whole Personal Estate of J. S. Entered in a Book apart, and valued under these Heads, viz.

R E A D Y Money, —————	74 19
Jewels, Plate, Watches, —————	
Gc. —————	205 10
Ordinary Furniture of the Rooms at T. —————	300
Pictures, —————	200
Library Books and Furniture, —————	1000
Brewing, Washing, and Dairy Vessels, —————	100
Corn in the Barns and Granary, —————	400
Seed in the Ground, Wheat and Rye, —————	100
Coaches and Equipages, —————	100
Utenfils and Cattel of Husbandry, —————	150
Grazing and Dairy Stock, —————	130
Two Flocks of Sheep, —————	600

WASTE

Brick

Waste-
Book.

Bricks and Timber felled, — 120
Stock at the Farm N. — 110
Provisions of all sorts in the
House, — 50

3640 10 1

*Then also taken an Account
of all the Debts and
Credits at Interest, or
otherwise, viz.*

Due from R. T. on a Bond
dated Octob. 7. 1706. of
which Interest is due for
six Months and Imp. — 103
S. M. on a Note, Nov. 9.
1707, at Demand, — 50
P. N. like, dated Nov. 10.
1708. — 150
L. N. upon Accompt at Int.
not adjusted, — 700
A. K. Cashier at London, on
Accompt, — 150
Servants of all sorts, Arrear
of Wages, in all, — 30

1183

Jan. 1.
1708-9.

Owing by E. L. upon a
Mortgage, six Months due, 2272
P. F. upon Bond. Int. to Sept.
29. paid — 1200
R. V. upon Mort. Int. six
Months due, — 515

F N. F.

Waste- Book.	N. F. upon Bond. Int. one Year due, ————	262	
~~~~~	C. L. upon Mort. Interest not adjusted, ————	200	
		4449	
	The Tenants for their Ar- rears of Rent, in all ——	40	1
	Brought over ————	3640	10
		8129	11
	Total Debts ————	1183	
	Rest Net of the Inventory as Estimated, viz. ————	6946	11
Jan. 30. 1708-9.	Received for 20 far Wea- thers, sold by the Stew- ard, ————	17	
Feb. 13.	Mr. N. F. Accompted for In- terest of his Bond, and found due to this Time, 23 l. 13 s. 3 d. which with the Principal, 162 l. he paid in Money, being Sold a Last of Wheat, deli- vered at Pool to T. S. and received, ————	283	13 3
March 1.	Adjusted Interest with R. T. which from Octob. 6. to this Time, settled at 2 l. 7 s. 4 d. which with the Principal 100, now paid —	202	7 4 Like

Waste-  
Book.

	Like to P. N. Int. 2 l. 4 s.			
	3 d. which with the Prin-			
	cipal paid, is	152	4	3
March 17.	Killed into the House since			
1708-9.	Feb. 7. one Steer, one			
	Heifer, four Weathers,	12	6	
	and one Calf, valued at —			
March 25.	Sold to O. N. 400 Foot of			
	Oak Timber, at 1 s.	20		
	600 of Ash, at 9 d. —	22	10	
	80 of Elm, at Ditto —	3		
	Sum —	45	1	
	Received in part —	9		
	Rest —	36	10	
	<i>Paid divers Servants Wages,</i>			
	<i>viz.</i>			
	J. S. Nine Months at Lady-			
	Day, —	6		
	S. M. for one Year at Ditto,	2		
	G. L. for Three Months at			
	Ditto, —	2		
		10		
March 29.	Received of O. N. on Ac-			
1709.	compt of Bricks sold, —	3	4	6



Waste-  
Book.

Advised of divers Sums paid  
in to Mr. A. K. for Interest,  
viz.

E. L. for 2200 L. to Jan. 1. last, six Months, _____	72
P. F. for 1200 L. to March 25. Instant, six Months, —	36
C. L. for 200 L. to January 1. last, nine Months, _____	10

118

Taken and stated the House-  
keeper's Book, and I find  
expended by her for things  
bought into the House,  
in all, _____

59

7 8

Of which she had of the  
Steward, at times, _____

35

Sold by her, Butter, — 8 l. }

11

Suet, — 3 l. }

Paid her in Money, _____

13

7 8

59

7 8

Received of Tenants, viz.

	Tax.	Rep.	Rent.
Of T. for } Arrears, }	4. 15.	0. 5.	45
R. like, — 2. 3.	2. 17.		27

Rent, _____

62

Repairs, _____

3

2

Taxes, _____

6

18

82

Taken

Lady-Day  
Quarter  
ends.

Waste-  
Book.

Taken and stated the Steward's  
Account of this Quarter,  
and find Disburst by him,  
thus :

April 3.  
1709.

Paid, Imprested to the House-  
keeper at times, _____  
Labour, and Utensils in Hus-  
bandry, _____  
Labourers about Building,  
Planting, &c. _____  
The Shepherd's Wages and  
Bills, _____  
Paid to me at times, _____  
Paid towards Expences in  
the Stables, _____  
Interest of R. T. Paid, _____

35

29

11

15

19

39

3

152

ante.

3

9

10

ante.

3

4

Received of Tenants,

l. s. d. l. s. d.

A. B. — 4 2 | 15 10

L. J. — 7 18 3 | 4 1 9

G. F. — 9 | 4 10 7

6 10

50

51

Rents, _____

Repairs, _____

Taxes, _____

107

9

17

134

10

8

2

7

10

2

5

7

F 3

Ditto,

Waste-  
Book.

April 3.  
1709.

Ditto, Steward's Accompt, Dr.

Received a Rest for Brick  
and Timber, _____

36 10

Received Interest-Money of di-  
vers, viz.

Of R. V. _____

15

C. L. _____

12

27

Brought over _____

134

Total received _____

197

Total disburst _____

152

Rest in his Hands upon this  
Quarter's Accompt, _____

45

April 4.

The Bailiff of N. brought in  
his Accompt, which stated,  
falls thus :

Received for Corn sold, —

45

— Three Load of Butter  
and Cheefe, —

60

— Two old Cows, —

9

— An old Horse, —

3

— Wood sold, —

15

132

Paid

Waste-  
Book.

Paid to Labourers, —————	9	16	6
The Taxes, —————	8		
Servants Wages, —————	11		
Wheelright's Bill, —————	4	15	
Smith's Bill, —————	5	7	
Provisions into the House, —	4	15	
	43	7	6
Returned by Balance to } Mr. A. K. —————	87	12	6
	131		
April 7. 1709. E. L. came to an Account for Principal and Interest; and I find due to April 1. Instant more than is charged, 44 l. which with the Principal & Interest in the Charge paid to Mr. A. K. in full, viz. —————	23	16	
May 1. Purchased of Mr. D. an Estate at L. being a Manor and Farms, Rent ————— per Ann. at a Year's Purchase, 17 l. and paid for upon Sealing the Assurance, by Bill upon Mr. A. K. —————	25	00	
The Charge of the Assurance paid per Cash, —————	15		
May 9. Mrs. C. L. stated her Debt and Int. and paid the same to me, which is in full 3 l. Int. —————	205	17	9



Waste-  
Book,

April 3.  
1709.

Ditto, Steward's Accompt, Dr.

Received a Rest for Erick  
and Timber, _____

36 10

Received Interest-Money of di-  
vers, viz.

Of R. V. _____

15

C. L. _____

12

27

Brought over _____

134

Total received _____

197

Total disburst _____

152

Rest in his Hands upon this  
Quarter's Accompt, _____

45

April 4.

The Bailiff of N. brought in  
his Accompt, which stated,  
falls thus :

Received for Corn sold, —

45

— Three Load of Butter  
and Cheese, —

60

— Two old Cows, —

9

— An old Horse, —

3

— Wood sold, —

15

132

Paid

Waste-  
Book.

Paid to Labourers, —————	9	16	6
The Taxes, —————	8		
Servants Wages, —————	11		
Wheelright's Bill, —————	4	15	
Smith's Bill, —————	5	7	
Provisions into the House, —	4	15	

	43	7	6
Returned by Balance to } Mr. A. K. —————	87	12	6
	131		

April 7.  
1709.

E. L. came to an Account  
for Principal and Interest;  
and I find due to April 1.  
Instant more than is charged,  
44 l. which with the  
Principal & Interest in the  
Charge paid to Mr. A. K.  
in full, viz. —————

23 16

May 1.

Purchased of Mr. D. an  
Estate at L. being a Man-  
nor and Farms, Rent  
per Ann. at a Year's Pur-  
chase, 17 l. and paid for  
upon Sealing the Assu-  
rance, by Bill upon Mr.  
A. K. —————

25 00

The Charge of the Assurance  
paid per Cash, —————

15

May 9.

Mrs. C. L. stated her Debt  
and Int. and paid the same  
to me, which is in full 3 l.  
Int. —————

205 17 9

<i>Waste-Book.</i>	Paid to Mrs. S. M. by Bill on Mr. A. K. Debt I owed him, and Interest, in full,		
<i>May 10. 1709.</i>	Killed into the House since 17th of <i>March</i> last, six Weathers, three Steers, two Calves, Value per Estimate, _____	51	2
21.	Paid the Bailiff of N. _____	21	2
	Paid by Bill on Mr. A. K. the Upholsterer's Bill, for the Furniture of the great Chamber, sent down last Month, _____	10	
	Paid a Taylor's Bill in part, viz. to _____	213	9
<i>June 2.</i>	Paid the Malster for five Last of Malt, sent in 29th of <i>September</i> last, _____	20	
	Received of him for five Last of Oats, delivered at times, _____	55	
	— Two Last of Barley at twice, _____	24	
14.	Paid by Bill on A. K. the Bill of L. for Grocery sent down in <i>December</i> last, —	16	
17.	Paid J. W. for two Waggon sent out of <i>Suffolk</i> in <i>March</i> last, _____	23	
18.	Sold an old Coach-horse, and an old Chariot, for —	21	
24.	Expended in my Pocket, and on small Occasions, since <i>Jan. 1.</i> last, as per the Book of N. T. in part,	15	10
<i>Quarter ends.</i>		27	3

Taken

Waste-  
Book.

June 25.

Taken and stated the Stew-  
ard's Accompt, and I find  
received of divers Tenants  
without Discompt,

A. B. _____	3	10
L. S. _____	8	9
T. O. _____	7	12

19 11

Corn sold to divers, viz.

— Wheat, six Last, _____	55	
— Barley, eight Last and a half, _____	64	5
— Pease, three Last and a Quarter, _____	21	12

160 8

26.

Paid to the House-keeper, —	7	10
— To Labourers, _____	9	
— For Seed-Corn, _____	8	
— For Eight Steers to Graze, —	40	
— For Three Dairy-Cows, —	12	10
— For Twenty lean Weath- thers, _____	12	

Paid Ser- vants, }	E. D. — 3	}	14
	C. D. — 5		
	R. N. — 6		

193

July 2.

Mrs. A. D. paid in to Mr. A.  
K. 1000 l. which I im-  
mediately put out upon a  
Mortgage of Mr. J. F. at

F 5

Im



Waste-  
Book.

Int. of 6. (payable May 3.  
Nov. 3.) made to me, —

1000

*I received of divers Tenants,  
and made them Allowances :*

July 9.

	Taxes.	Repairs.	
L. M.--	3 7 5	4 3	16
R. T.--	4 8	1 2	11
S. B.--	2 9	1 5	12 13
J. S.--	7 1	1 2	13 2
R. Q.--	8 3	4 9	31

Vid. their	Rent —	83 15
Accompts.	Repairs —	7 12
	Taxes —	25 8

116 15

Paid for Counsel for Mrs. A.  
D. on her Mortgage, — 1 1

Paid Wages to { J. L. — 5  
T. N. — 10  
Servants, viz. { R. S. — 9

24

*Stated the House-keeper's Ac-  
compts to Mid. last.*

August 1.

Received of the Steward, as  
before — 7 10  
For Butter and Cheese sold, 10 12  
For Waste of the Kitchen, — 2 11

20 13

Waste-  
Book.

Paid for divers things bought  
in, viz.

Tubs and Utensils in the  
Laundry, _____  
Like in the Dairy, _____  
For Spice, Fruit, and Pro-  
visions, _____

7

3 19

8 10

19

9 11

August 3.

Paid a Coach-maker's Bill,--  
Expended in the Pocket, as  
by N. T.'s Book in part, --  
Paid the Shepherd's Bill, for  
ten dozen of Hurdles,  
Clipping, Washing, Tarr,  
&c. _____

12 16 5

18 10

7 3 3

Hd. Sc. fhP.

Set in the Flocks }  
for Store, -- }

3

54

Spent in the  
House, and  
put into Gra-  
zing, with Ews }

3

12

Sold to divers,  
and received  
for _____

2 6

7 18

3

5 6

Cott.

Waste-  
Book.

Contracted for  
the Sale of six  
Hund. for 22 l.  
per Hund. Im.

6

132

205 18

Which makes the  
whole Fall of  
Lambs this  
Year, _____

9

5

6

Paid the Taylor's Bill, for  
Liveries, &c. _____

25

9 7

Paid an Upholsterer's Bill,  
for Furniture, _____

49

7 3

Sept. 3.

Received of divers Tenants,  
and made Allowances, viz.

Tax.

Rep.

R. T. — 4

1

3

19

S. M. — 5

3

11

4

38

V. S. — 6

4

17

3

29

Vid. their  
Accompts.

Rent _____

86

Rep. _____

9

8 10

Taxes _____

15

100

8 10

Sept. 7.

The Charge of the Journey  
to and from L. and there,  
Received of the Tenants at  
L. lately purchased.  
No Allowances made, or  
Reckoning with them.

8

7

T. W.

Waste-  
Book.

T. W. _____ 21  
T. N. _____ 17 9  
L. K. _____ 25

63 9

Taken the Accompt of the  
Bailiff at N. and I find re-  
ceived Rents of

S. W. _____ 5  
T. W. _____ 16  
Quit-Rents _____ 4 3 7

For Eleven *Scotch* Steers sold, 36  
For Two Last of Barley, 16  
For a Parcel of Wood, 5 16

82 19 7

1709.

*Ditto* Bailiff of N.

Sept. 29.

Paid to Labourers before  
Harvest, _____ 4 7

To Labourers and Harvest-  
Men, _____ 21 2

Quarter  
ends.

For Provisions for the House, 5 4 9

30 13 9

30.

I paid for a new Saddle,  
Holsters, and Furniture, — 8 7

Taken and stated the House-  
keeper's Accompt of last  
Quarter, and I find, —

Received, for Waste of the  
Kitchin, _____

2 19

For

T. W.



Waste-  
Book.

	For Butter and Cheese sold,	4	17	1
		7	16	1
	Paid for Provisions, _____	4	10	
	Wages to Maid-Servants, _____	9	15	
	Linen, &c. for the Kitchen,			
	&c. _____	8	3	
	For Mops, Brooms, &c. ---	3	18	
		26	6	
Octob. 7.	Received the full for six Hundred Lambs sold to the Jobbers, at 22. _____	132		
10.	Expended in loose Matters, as per N.T.'s Book, in part Killed into the House, Four Steers, Eight Weathers,-- Six Lambs, _____	18		
		28	2	
		1	16	
		29	18	
15.	Received of divers Tenants; and Allowances made, viz.			
	Taxes.	Rep.		
	A. B.--2 3	15	20	2
	C. D.--1 17	1 8	17	15
	E. F.--1 2 6	3 10 5	25	7 1
	Rent _____		63	4 1
	Repairs _____		5	13 5
	Taxes _____		5	2 6
			74	

Waste-Book.	Paid the Bookfeller's Bill for Books, —————	26	
	Paid to the House-keeper, —	15	
Octob. 30.	Paid for Two Loads and a half of Apple Fruit, —	14	
Nov. 6.	Received a Fore-Rent of one Quarter, upon a Contract for a Lease to be made of N. to R. D. for Seven Years, to commence at Lady-Day next, at 216 l. per Ann. Rent, —————	54	
	Paid by a Bill on Mr. A. R. for a Set of Harness and Chaise, —————	57	
15.	Put over to the Husbandry, Two old Coach-Horses, —	12	
	Received of the Steward Twenty Guineas, —————	21	
Dec. 20.	Received of Mr. J. F. Interest of Mrs. A. D. 1000 l. for six Months, from the 2d of July last, —————	30	
24.	Paid for a Pad bought of A. for, —————	25	
	Sold 180 Tod of Wool for 81 l. and received in part, —	1	
28.	Paid for Two Coach-Horses, bought of Lord S. —————	50	
	Lent and paid Sir J. S. upon his Bond, dat. 25th Instant, at 6. —————	400	
	Won at Piquet, of divers, —	19	8
	The Dairy Profits, and Swine used in the House this Year, besides what hath been sold, amounts to —	95	6
			Recei-

Waste-  
Book.

Dec. 30.

Received the rest of the  
Wool-Money, on weigh-  
ing and delivering of it,—  
Killed into the House since  
Oct. 10. Four Steers, and  
Ten Weathers, ———  
Paid by a Bill upon Mr. A.  
K. the Money due to L.  
N. for Principal, ———  
Paid the Interest by Money,  
the Steward returned, ———  
The House-keeper expended  
this Quarter, as per her  
Book, ———  
She received for Waste of  
the Kitchen, ———  
For Butter and Cheese sold,  
The Bailiff of N. paid in to  
the Steward, ———  
Agreed with B. the new  
Tenant of N. who is to  
enter at Lady-Day, to let  
him in Possession now, and  
he to take all the Stock  
upon the Farm, as it is,  
for which he is to pay  
250*L.* at *Midsummer* and  
*Christmas* next, besides his  
Rent, and now paid down  
in Present, as earnest, ———

80

22

700

42

73

5

9

50

21

10

NOTE

NOTE, That certain Parcels may be entered in the following Journal, not to be found in the Waste; so in the Ledger, that are not in the Journal; but they must be only Matters resulting, and taken by mere Computation; as the charging up Interest, transferring Balances, and the like; and not upon any real Transaction: For all those, nay the very Correction of Errors ought to begin at the Waste, were it only to have a second Consideration at the Journal; but there it must be found, unless it be not very Self-evident, so as to need no Declaration longer than one Line will express. As that which the Merchants call *Stornar*; which is the carrying a Line, that is mis-entered in one Account, to another; or entering an Omission, or the double Line, to correct the wrong Side of a Parcel, and the like: But where it arises by Computation, it requires a Declaration and State to be made in Journal at least.

97. *What Parcels may, and what may not be omitted in Waste and Journal.*

OBSERVE, in the following Journal and Ledger, which in the main are built out of this Waste, I have not made the References by Folio's, as most proper, when the Account extends it self in Books; but I have chose to mark every Journal Parcel by a Letter, and every Account in the Ledger by a Number in proper Order; and so have framed the Relation, which the Entries bear to each other according to them: And to declare more plainly the Signification of the Columns and References, I give this short Specimen.

98. *The Manner of the Journal and Ledger, Dispositions and References.*

JOUR-



99. Letter, Mark  
of Order in [a.b.]  
the Journal.

# JOURNAL.

The Date.

Dr. 1. Fol. Le.  
Cr. 2. Fol. do.

Declaration of the Dr.  
Cr. and Sum, with a  
Brief of the Trans-  
action.

Specie.

# LEDGER.

100. The Letter  
Mark in the Jour-  
nal.

The Fol. of the op-  
posite Parcels.

The Specie

Dates.	The Transaction, in		17			
	a.	b.				
		one Line, ———				

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IT is to be noted, that I have taken no care to give Specimens of such under-Books, as may be kept by Servants and Officers; but suppose them rude enough, generally such are, but yet (by Order of the Master) made so particular and distinct, as the Item may be digested, or distinguished, and so brought into the Grand Waste, with as much Particularity, or as generally under Heads, as you desire: And to that Care of not blending, but distinguishing, all Agents, &c. are to be closely held. These Books are the Steward's, Bailiff's, House-keeper's, and Privy Cashier's, (if such be) or as the private Pocket-Book. And it must always be remembered, that as Business branches forth into Multiplicity of Management, these Sort of Books will increase, and possibly become the Work of one Man, a professed Accomptant, to modify and work all up in the Grand Accompt; and then the other Books go on and finally rest, as Vouchers in particular of the Journal Entries; so these Servants Books are left to Consideration, as what are within every one's Knowledge, and it may be, Use, without farther Specification here.

101. *The Specimens not exactly proper, because too critical.*

ANOTHER thing I have to note, is, That here the Journal goes beyond the Waste, which I hinted might be done; and in what, that is, Parcels rising by Computation only, and not by Transaction. And that the same might have been done in the Ledger, that is, transferr'd Sums and Balances without a Journal Parcel made of them; but yet I have chosen here to do that also, for a fuller Explanation of the Manner of bringing this Accompt regularly to a Balance; which done, shews the no small  
Grace

102. *Of Items not in the Waste, and a List of the Accompts.*

Grace and wonderful Success in the close of a regular Accompt. Here follows an Index of all the Accompts, and then the Cash-Book kept of the former Waste, and digested fit for Journal Entry.

1. The Personal Estate.
2. The Cash.
3. The Dead Stock.
4. The House-keeping.
5. The Husbandry.
6. The Farm at N.
7. The Grazing and Dairy.
8. The Land Rents.
9. Equipages.
10. The Flocks of Sheep.
11. Mr. T. K.
12. Mr. S. M.
13. Mr. P. M.
14. Mr. L. N.
15. Mr. A. K. Cashier.
16. Mr. E. L.
17. Mr. P. F.
18. Mr. R. V.
19. Mr. N. F.
20. Mr. C. L.
21. Interest of Moneys.
22. Cash in the House-keeper's Hands.
23. ——— In the Steward's Hands.
24. Incidents
25. Cash in the Bailiff's Hands at N.
26. The New Purchase at L.

- 27. Mr. A. D.
- 28. Sir John F.
- 29. Mr. B.
- 30. Profits and Losses.
- 31. Accompt of Balances.



CASH-

29. Mr



# CASH-BOOK of the former Account digested.

Cash ———— Dr.

1708-9.  
Feb. 13.  
March 1.  
25.

To what receiv'd for a Last of Wheat, ————  
To Payment in by Mr. N. F. his Debt and Interest, ————  
To a Bargain of Timber receiv'd in part, ————  
To ditto for Bricks sold to same, ————  
To what receiv'd for Twenty Fat Weathers, ————  
To ready Money, at making the Inventory, ————  
To what Receiv'd of Tenants, including Discompt, ————

a. 20  
b. 283 13 3  
c. 9  
d. 3 4 6  
e. 17  
f. 74 19 6  
82

489 17 3

Account Husbandry, ————

Mr. N. F. ————

Dead Stock, ————

Grazing, ————

Personal Estate, ————

Land Rents, ————

And belong to

a. 20  
b. 283 13 3  
c. 12 4 6  
d. 17  
e. 74 19 6  
82

1708-9.  
March 1.

25.

Cash ——— Cr.

By Payment to P. N. of his whole Debt and Interest, ———  
By like to R. T. ———  
By Wages paid to Servants at Livery, ———  
By Payment to the House-keeper, ———  
By Allowance to the Tenants of Taxes and Repairs, ———  
By next Quarter's Accompt, for the Balance in Cash, ———

And belong to {  
P. N. ———  
R. T. ———  
Equipages, ———  
House-keeper, ———  
Land Rents, ———

d.	252	4	3
b.	202	7	4
c.	10		
d.	13	7	1
e.	10		
	489	17	3
	487	19	3

1709.

Cash Dr.

1709.

April 3. To Receipt of the Steward,             
 To C. L. Receiv'd the whole Debt and Int.             
 To what Receiv'd of the Malster for Corn,             
 To the former Account for the Balance there,           

a.	19	
b.	205	17 9
c.	40	
	118	
	266	5 9

And belong to { The Steward,             
 C. L.             
 Husbandry,           

a.	19	
b.	205	17 6
c.	40	
	264	17 6

1709.

1709.

April. 7.

May 10.

21.

June 2.

17.

24

By Payment to D. his Bill of Writings, — — — — —

By the Bailiff of N. Imprest to him, —————

By Payment to a Taylor in part, —————

By Payment to the Malter, for Five Last of Malt, ———

By Payment to John W. for two Road Waggon, —

By Expences in the Pocket, &c.	—	—	e.
--------------------------------	---	---	----

By Account of next Quarter, for the Balance in Cash now, —

The New Purchase, ———— d.

Bailiff of N. ————— b.

Incidents, — — — c.

House-keeping, ———— *d.*

Husbandry, ————— e.

15

101

20

55

1

18

11

266

1

15

101

47

551

1

1481

**G**



Cash Dr.

1709.

July 9.  
Aug. 3.

To what Received of divers Tenants,	—	a.	116	15	8
To like,	—	a.	110	8	10
To Receipts of the Tenants upon the New Purchase,	—	b.	63	9	9
To the Account of the last Quarter for the Balance in Cash,	—		118	15	9
			409	9	2
And belong to { Land Rents,	—	a.	290	13	6
{ New Purchase,	—	b.	63	9	
			354	2	6

1709.

July

2.

By Allowances to Tenants of Taxes and Repairs,

By Payment to a Council for Mrs. A. D.

By what paid to divers Servants,

By Pocket and other incident Expences,

By Payment of the Coach-maker's Bill,

By what paid the Shepherd on a Bill,

By the Taylor's Bill for Liveries paid,

By like for Upholders Wares and Work,

By Allowances to Tenants for Taxes and Repairs,

By Charge of the Journey to N. and return, &c.

By Balance of this Quarter's Accompt in Cash,

29.

Aug.

3.

5.

15.

Sept. 3.

29.

Per Contra - - - Cr.

Land Rents,  
Mrs. A. D.  
House-keeping,  
Equipages,  
Incidents,  
The Flocks,  
Dead Stock,

a.	23	8
b.	1	6
c.	24	
d.	18	10
e.	12	16
f.	7	15
g.	25	9
h.	49	7
i.	24	8
j.	8	10
k.	214	12
l.	409	9
m.	47	9
n.	1	6
o.	24	
p.	38	6
q.	26	17
r.	7	15
s.	49	7
t.	193	17
u.		2

G 2

1709.

170

[illegible]

1709.  
Sept. 30.  
Nov. 10.  
30.

Dec. 6.

28.

<i>Contra</i> _____		<i>Cr.</i> _____	
By a new Saddle and Furniture paid for,	_____	_____	a. 8
By Pocket and other Expences,	_____	_____	b. 18
By the Bookseller paid his Bill,	_____	_____	c. 26
By the House-keeper paid to her,	_____	_____	d. 15
By Fruit Two half Loads of Apples paid for,	_____	_____	e. 14
By a Pad bought of Mr. A.	_____	_____	a. 25
By Two Coach-horses paid for,	_____	_____	d. 50
By Money lent and paid to Sir John S. on Bond,	_____	_____	f. 400
By the next Accompt for the Balance in Cash,	_____	_____	70
			3
			6
			6
			10
			626
The Equipages,		_____	a. 83
Incidents,		_____	b. 18
Dead-Goods,		_____	c. 26
House-keeper,		_____	d. 15
House-keeping,		_____	e. 14
Sir John J.		_____	f. 400

ante

G 3

THE



THE  
JOURNAL ACCOMPT,

Drawn forth upon the foregoing.

*Waste- and Cash-Book.*

L A U S D E O.

JANUARY I. 1708-9.

104. The Journal  
Accompt of the same  
brought home to the  
final Balance.

An Inventory of the whole Per-  
sonal Estate, as the same is now  
taken and entered in a Book a-  
part with all Particularities, and  
Values adjusted per Estimate, as followeth, viz.

$\frac{2.}{1.}$

a. CASH is Dr. to the Per-  
sonal Estate, 74 l. 19 s  
6 d. and is for the ready  
Money in Cash at this time,  
Accompt of Dead Stock

74 19 6

$\frac{3.}{4.}$

b. is Dr. to ditto 1823 l. 10 s.  
7 d. and is for the Particu-  
lars comprised under the  
following Heads, viz.

Jewels,

Jewels, Plate, Watches, Curioſities, &c. _____	205	10	7
Library of Books, and the Furniture, _____	1000		
Pictures of all ſorts, _____	200		
Ordinary Furniture of the Houſe, _____	300		
Bricks made, Timber and Wood felled, _____	120		
	1825	10	7

c. Accompt of Houſe-keeping is Dr. to ditto 150 l. and is for the Utenſils in the Kitchen, Daigy, Brew-houſe, and Waiſh-houſe,--	100		
Proviſions in the Houſe of all ſorts, _____	50		
	150		

d. Accompt of the Huſbandry is Dr. to ditto 650 l. and is for the Stock comprised under the following Totals:			
Corn in the Barns and Granary, _____	400		
Seed in the Ground, Wheat and Rye, _____	100		
Utenſils and Cattel of the Plow, _____	150		
	650		

G 4

Accompt

6. 1.	e.	Accompt of the Farm at N. Dr. to ditto 110 l. and is for the Stock of all Sorts upon it, ———	110
7. 1.	f.	Accompt of Grazing, &c. is Dr. to ditto 130 l. and is for the Steers, Cows, Heifers, Weathers, and other Pasture Stock in the Grounds belonging to the Seat, as now they are esteemed at Value, ———	130
8. 1.	g.	Accompt of the Land Rents, is Dr. to ditto 41 l. 1 s. and is for the Arrears of Rent, as they are stated in the proper Books of the Tenancies, and in all amounts to, ———	41 1
9. 1.	h.	Accompt of the Equipages is Dr. to ditto 100 l. and is for the Coach, Chari- ot, Horses, Geldings, Pads, &c. belonging to Parade or Sport, per Esti- mate, ———	100
9. 1.	i.	Accompt of the Flocks is Dr. to ditto 600 l. and is for the Stock of Sheep upon two Fold Courses, under the Charge of two Shepherds, being in all about 15 l.	600

FH

The

MUSEUM  
BRITANNICUM

*Dr.* The Personal is *Dr.* to sundry Accompts, 1183 *l.* 7 *s.* and is for several Summs now owing, and due to divers Persons, at Interest and otherwise, *viz.*

*Cr.* 11. *R. T.* on a Bond Dated 7. Octob. 1706, on which is due Interest for six Months, _____

103

12. *S. M.* on Note 9. Nov. 1707. _____

50

13. *P. M.* Like, 10. Nov. 1708. _____

150

14. *L. N.* upon Accompt at Interest not adjusted, _____

700

15. *A. K.* Cashier in London, on Accompt not adjusted about, _____

150

16. House-keeping due to the Family, Servants for Wages, _____

30 7

1183 7

*l.* Sundry Accompts are *Drs.* to the Personal Estate, 4447 *l.* and are for divers Debts owing to the Estate by Mortgage and Bond carrying Interest, *viz.*

Princ.

*Drs.* 16 *E. L.* 2200 Mort. 6. Mon. Interest due, 2272.



[180]

17	P. F. 1200 Bond 3			
	Months, ———	1200		
18	R. V. 500 Mort. 6			
	Mon. due, ———	515		
19	N. F. 250 Bond In-			
	terest 12 Months, —	260		
20	C. L. 200 Mort. In-			
	terest not adjusted,	200		
		4447		
	30. Jan. 1708-9.			
m.	Accompt Interest to sundry			
	Accompts Receiv'd, 4 l.			
	11 s. 7 d. and is for Inter-			
	est incurred upon two			
	Debts to the Time of the			
	Payment of them, viz.			
	Crs. 11 R. T. from 6. Octob.			
	to 1. March Interest,	2	7	4
	13 P. N. to ditto Time, —	2	4	3
		4	11	7
	17. March 1708-9.			
n.	The House-keeping is Dr. to			
	Accompt Grazing, &c.			
	in 12 l. 6 s. and is for 1			
	Steer, 1 Heifer, 4 Wea-			
	thers, and 1 Calf, killed			
	and spent since 7. Feb.			
	last, ———	12	6	
	25. March 1709.			
o.	Mr. A. K. Dr. to sundry Ac-			
	compts, 118 l. and is for			
	divers Sums paid in for			
	Interest Money, viz. by			
				Crs.

16.

19.

21.

4.

22.

23.

	Crs.	16	E. L. to Jan. 1. 6 Months, ———	72		
		17	P. F. to 25. Mar. Interest 6 Months, ———	36		
		20	C. L. to 1. Nov. last 9 Months, ———	10		
				118		
16.	p.		Sundry Accompts Drs. to Accompt Interest 46 l. and are for Interest incurred, viz.			
			Drs. 18 P. F. as above, ———	36		
			21 C. L. like, the 10. Nov. last, ———	20		
				56		
19. 21.	q.		Mr. N. F. is Dr. to Accompt Interest, 23 l. 13 s. 3 d. and is for Interest of 262 l. incurred to 13. Feb. last, when the whole Debt was paid off, but the Interest not charged up, being ———	23	13	3
4. 22.	r.		25. Mar. 1709. Accompt House-keeping Dr. to the House-keeper, 59 l. 7 s. 8 d. and is for so much by her disburst this Quarter, ———	59	7	8
22.	s.		The House-keeper is Dr. to sundry Accompts, 59 l.			

7 s. 8 d. and is for her Receipts this Quarter, as per her Book, viz.

Crs.	23	The Steward's			
		Cash paid her at			
		times, —————	35		
	4	House-keeping for			
		Waste fold, —————	3		
	7	Grazing and Dairy,			
		Butter and Cheese, —	8		
	2	Cash, paid her the			
		Balance by me, —	13	7	8
			59	7	8

2. t. Cash is Dr. to sundry Accompts, 414 l. 17 s. 9 d. and is for the several Receipts in this Quarter now ended, and belong To,

Crs.	5	Accompt Husbandry, Last Wheat, —	20		
	19	N. F. Debt and Interest, —————	283	13	3
	3	Dead Goods, Brick and Timber, —————	12	4	6
	7	Grazing, &c. 20			
		Weathers fold, —	17		
	8	Land Rents, —————	82		
			414	17	9

2. Sundry Accompts are Drs. to Cash, 274 l. 11 s. 7 d. and is for the Disburse-

ments out of Cash this		
Quarter, and belong to		
Drs. 13	P. N. his Debt and	
	Interest paid, ———	152 4 3
11	R. T. like ———	102 7 4
9	Equipages, Servants	
	Wages, ———	10
8	Land Rents, ———	10
		274 11 7

3. April, 1709.

w. Sundry Accompts are Drs. to the Steward's Cash, 98 l. 3 s. 4 d. and is for his Disbursements this Quarter, and belong, viz. to

Drs. 5	Husbandry for Labour and Utensils, —	29 3 7
24	Incidents, like for Planting, &c. ———	11 9 3
20	The Flocks, Shepherds, Wages and Bills, ———	15 10 6
9	Equipages, Expenses in the Stables, —	39
11	Mr. R. T. Interest 1. Jan. due Recd, —	3
		98 3 4

x. The Steward's Cash, Dr. to sundry Accompts, 195 l. 10 s. 7 d. and is for his Receipts in the same Quarter, and belong, viz.

Crs.



Crs. 8	The Land Rents, Receiv'd of Tenants, —	134	7
3	Dead Stock, Receiv'd a Rest for Timber, &c. —	36	10
18	Mr. R. K. the Interest due 1 Jan. —	15	
20	Mr. C. L. for Interest, —	10	
		195	7
8.	y.	The Land Rents, Dr. to the Steward's Cash, 26 l. 10 s. 7 d. and is for Taxes and Repairs allowed the Tenants, and being included in the 134 l. 7 d. is charged here, —	
23.			
		26	7
25.	z.	4. April, 1709. Sundry Accompts Drs. to the Bailiff's Cash at N. and it is 131 l. for his Disbursements this Quarter, viz.	
		Dis. 6 The Farm at N. for Labour, and divers Expences, —	
		15 Mr. A. K. for Money returned, —	87 12 6
			131
25.	aa.	The Bailiff's Cash at N. is Dr. to the Farm 131 l. and is for his Receipts this Quarter for divers	
6.			

Products and Things sold,  
as per Waste, —————

131

16.  
21.

aa.

E. L. is Dr. to Accompt Interest, 44 L. and is for Interest incurred, from 1. Jan. to 7. Instant, when the whole Debt was paid, is as follows, —————

44

7. April, 1709.

15.  
16.

ab.

Mr. A. K. is Dr. to Mr. E. L. for the Principal and Interest of his Debt, viz. 2244 L. paid in, and thereupon the Security assigned, date 1st Instant, —————

2244

1. May, 1709.

26.  
15.

ac.

The New Purchase is Dr. to Mr. A. K. for 2500 L. being the Price of the Manor and Farms at L. bought of Mr. G. and conveyed, for the said Consideration, by way of absolute Purchase, and paid by Bill drawn for, —————

2500

9. May, 1709.

20.  
21.

ad.

Mrs. C. L. is Dr. to Accompt Interest, for more Interest incurred, viz. 5 L. 17 s. 9 d. computed to third Instant, and the Debt now paid in, as well the Principal 200 L. as the said Interest in full, —————

517 9  
10. Dis-

4. 7.	10. Ditto.   ae. House-keeping is Dr. to the Grazing, 21 l. 2 s. and is for 3 Steers, and 6 Weathers, and 2 Calves killed into the House, and Value, _____	21 2
3. 15.	21. Ditto.   af. The Accompt Dead Stock, is Dr. to Mr. A. K. 213 l. 9 s. 5 d. being the Upholsterer's Bill for the Rich Furniture put up in the Hall-Chamber, and amounts to, _____	213 9 5
2.	24. June, 1709.   ae. Cash is Dr. to sundry Accompts, 264 l. 17 s. 6 d. and is for the Receipts this Quarter, and belong, viz. to   Crs. 23 The Steward paid me, _____   20 Mr. C. L. paid in full, _____   5 Husbandry, for Corn fold, _____	19   205 17 6   40   264 17 6
2 15 12 - 21 02		Sun-

ah.	Sundry Accompts Drs. to Cash, 148 l. 13 s. being the Disbursements this Quarter, and belong, viz. to		
	Drs. 26 The New Purchase, the Charges, —	15	
	25 The Bailiff of N's. Cash, impressed, —	10	
	24 Inci- { The Taylor's dents. { Part, — 20 { Pocket Ex- { pences, 27 : 3	47	3
	4 House-keeping for Malt, —	55	
ai.	5 Husbandry for two Waggons, —	21	10
		148	13
	25. June, 1709.		
ai.	The Steward's Cash is Dr. to sundry Accompts, 168 l. 8 s. and is for his Receipts this Quarter, and belong to		
	Crs. 8 The Land Rents, Reed of Tenants, —	19	11
	5 Husbandry, for Corn sold, —	140	17
		160	8
			Sun-



23.	ak.	Sundry Accompts are Drs. to the Steward's Cash, 95 l. for his Disbursements this Quarter, and belong to		
		Drs. 5 Husbandry, paid		
		Labourers, ———— 9		
		Seed Corn, ———— 8		
			17	
		4 House-keeping, for		
		Servants Wages paid	14	
		7 Grazing and Dairy,		
		for Stock, ————	64	10
			95	10
		2. July, 1709.		
15.	al.	Mr. A. K. is Dr. to Mrs. A. D.		
29.		1000 l. and is for so much		
		paid in by her, to be put		
		out at Interest in my		
		Name, for her Risigo, and		
		in Trust for her, ————	1000	
		1. Aug. 1709.		
22.	am.	The House-keeper's Cash is		
		Dr. to sundry Accompts,		
		20 l. 13 s. 3 d. and is for		
		her Receipts this Quarter,		
		and belong to		
		23 The Steward's Cash,		
		Receiv'd of him, —	7	10
		4 House-keeping, for		
		Waste of the Kitchen,	2	11 3
			7	Gr.

[139]

7 Grazing and Dairy,  
Butter and Cheese  
sold, —————

10 12

20 13 3

4  
2.  
an. House-keeping is Dr. to the  
House-keeper's Cash, 19 l.  
9 s. 11 d. and is for her  
Disbursements, for divers  
Tubs, Vessels, Utensils,  
and Provisions this Quar-  
ter, —————

19 9 11

5. Aug. 1709.

10.  
40. Sundry Accompts are Drs.  
to the Flocks, 73 l. 18 s.  
and is for Profit made of  
3rd 5^{sc}. 6 Lambs, (which  
with 6^{cd} sold for 22 per  
cd in all, 9 l. 5 s. 6 d.  
the whole Fall of Lambs  
this Year) viz.

Drs. 10 The per Contra, for  
3^{cd} set for Store, —  
4 House-keeping, for  
1^{sc} 10 spent, —  
7 Grazing, put to Pa-  
sture with Ews, —  
2 Cash, received for  
2^{sc} 6 Lambs sold, —

54

6

6

7 18

73 8

7. Sept.

		7. Sept. 1709.		
25.	ap.	The Bailiff of N.'s Cash is Dr. 82 l. 19 s. 7 d. and is for his Receipts, which belong, viz. to sundry Accompts,		
		Crs. 8 Land Rents, Received of Tenants and Quit-Rent, —	25	3 7
		6 The Farm N. for Cattle, &c. sold, —	57	16
			82	19 7
6.		The Farm at N. is Dr. to the Bailiff's Cash, 30 l. 13 s. 9 d. and is for his Disbursements in the Managery, —		
25.	aq.			
			30	13 9
		29. Sept. 1713.		
2.	ar.	Cash is Dr. to Sundry Accompts, and is for 354 l. 2 s. 6 d. the Receipts in this Quarter, and belong, viz.		
		Crs. 8 The Land-Rents, Received of Tenants,	290	13 6
		26 The New Purchase, Received of 'em, —	63	9
			354	2 6

ar. Sundry Accompts are Drs.  
to Cash, 194 l. 17 s. 2 d.  
and are for the Disburse-  
ments this Quarter, and  
belong to

as. Drs. 8	Land-Rents, Taxes and Repairs allowed,	47	9	6
29	Mrs. A. D. a Coun- cil's Fee,	1	1	6
4	House-keeping, Ser- vants Wages,	33		
9	Equi- } Coachmaker pages, } The Liveries,	12	16	5
24	Inci- } Pocket, &c. dents, } Journey to N.	25	9	7
		18	10	11
10	The Flocks, paid a Bill,	8	7	
3	Dead Stock, Up- holdsterer's Bill,	7	15	
		49	7	3

194 17 2

30. Sept. 1709.

The House-keeper's Cash is

as. Dr. to Sundry Accompts,  
22 l. 16 s. 8 d. and is for  
Receipts this Quarter, and  
belong to

Cr. 4	House-keeping, for Waste sold,	2	19	
7	For Butter and Cheese sold, Gra- zing, &c.	4	17	8
23	The Steward's Cash, Received,	15		

22 16 8

The



$\frac{4}{22}$

at.

The House-keeping is Dr. to the House-keeper's Cash, 26 l. 6 s. 9 d. and is for her Disbursements this last Quarter, which amount to, _____

26 6

7. Octob. 1709.

$\frac{4}{7}$

an.

House-keeping is Dr. to Grazing, 29 l. 18 s. and is for five Steers, eight Weathers, killed into the House, _____

57

6. Nov. 1709.

$\frac{9}{15}$

aw.

Equipages, Dr. to Mr. A. K. 57 l. and is for a new Set of Harness, and a travelling Chaise, paid per Bill, _____

57

15. D^o.

$\frac{5}{9}$

ax.

The Husbandry is Dr. to the Equipages, _____  
For two old Horses turned over, worth _____

12

12

28. D^o.

$\frac{4}{7}$

ay.

House-keeping is Dr. to Grazing and Dairy Profits, 95 l. and is for all the Benefit of the Dairy, Calves, Swine, &c. not charged, particularly estimated at _____

95

30.

		30. Do.			
$\frac{4}{7}$	az.	Ditto is Dr. to Do. 22 l. and is for Four Steers and Ten Weathers, killed into the House since 7. Octob. last, _____	22		
$\frac{4}{22}$	ba.	Ditto is Dr. to the House-keeper's Cash, 73 l. 9 s. 2 d. and is for her Disbursements this Quarter, as per her Book, _____	73	9	2
22	bb.	House-keeper's Cash is Dr. to Sundry Accompts, 14 l. and is for her Receipts, viz.			
		Crs. $\frac{4}{7}$ House-keeping, made of the Waste, _____	5		
		$\frac{7}{7}$ Grazing, &c. Butter and Cheese sold, _____	9		
			14		
		30. Dec. 1709.			
$\frac{13}{25}$	bc.	The Steward's Cash is Dr. to the Bailiff of N's Cash, for 10 l. being so much paid him, _____	10		
2	bd.	Cash is Dr. to Sundry Accompts, 411 l. 18 s. 6 d. and is for divers Receipts this Quarter, and belong to _____			

Crs.

Crs. to The Flocks	For 6 Cd.		
	Lamb,	132	
	In part,		
	Wool,	1	
	There	80	
			213
Land Rents.	Of Tenants, —		74
	Fore-Rent of		
	N. —		54
			128
23	The Steward's Cash, received 20 Guin.		21 10
18	The Accompt of R. V. a Year's Interest received, —		30
24	Incidents, won at Play, —		19 8
			411 18 6
be. Sundry Accompts are Drs. to Cash, 541 l. 7 s. and are for divers Payments out of this Quarter, and belong to			
Drs. Equipages	New Saddle,		
	Gr.	8 7	
	A Padd,		23
	Two Coach-Horses,		50
			83 7
24	Incidents, Pocket Expences, Gr.		18
3	Dead Goods, for Books,		26

	4.	House-keeping, Apples bought, ————	14	
	28	Sir John J. lent upon Bond, ————	400	12
			541	7
2.	6.	bf. Cash is Dr. to the Farm at N. 21 L. 10 s. and is for 20 Guineas received of B. part of a Bargain for the Stock, the rest installed upon Bond, ————	21 10	
29.	6.	bg. B. is Dr. to Ditto 150 l. being the rest of the Price of the Stock at N. sold to him, for which he hath given Bond to pay at Midsummer and Christmas, ————	150	
17.	21.	bh. P. F. is Dr. to Accompt Int. 6 Mon. 29. Sept. last, ————	36	
18.	21.	bi. R. V. is Dr. to Ditto 36 l. for 12 Months, now due 30 l. ————	30	
14.	15.	bk. L. N. is Dr. to Mr. A. K. received 500 l. of him by Bill, dated 25. Decemb. 1713. ————	500	
30.	3.	bl. Accompt Profit and Loss is Dr. 100 l. to the dead Stock, and is for the Loss upon the Stock bought and charged, and suppo-		



		sed to fall short of the Value per Estimate, ———	100
<u>31.</u> 3.	bm.	Accompt of Balances is Dr. to Accompt of dead Stock, 1965 l. 12 s. 9 d. being for the Value of this Head at present, per Estimate, —	1965 12 9
<u>23.</u> 5.	bn.	The Steward's Cash is Dr. to Accompt Husbandry, 289 l. and is for the Residue made of Corn sold this Year, as appears by the Corn Merchant's Accom. made good, <i>ut supra</i> , —	289
<u>5.</u> 30.	bo.	Accompt Husbandry Dr. to Profit and Loss, 410 l. 3 s. 5 d. and is for the clear Profit of the Husbandry this Year, the Stock be- ing now as good, as at taking the Estimate last Year, ———	410 3 5
<u>31.</u> 5.	bp.	Accompt Balances Dr. to Accompt Husbandry for 650 l. being the Value of the Stock of Horses, &c. Corn in Barns, Stacks, and Granaries, ———	650
<u>6.</u> 25.	bg.	Accompt of the Farm at N. Dr. to the Bailiff's Cash, 26 l. 4 s. 9 d. and is for his Disbursements this	

Quar-

Quarter; whereupon rests  
due from the Bailiff to be  
accounted for, 26 l. 1 s.  
1 d. as per his Book, —

26 4 9

31.  
25.

bu.

Accompt of Balances is Dr.  
to the Bailiff of N. 26 l.  
1 s. 1 d. and is for the  
Money in his Hands upon  
a final stating his Accompt  
to this Time, —

26 1 1

10.  
30.

bw.

Accompt of the Flocks Dr.  
to Profit and Loss, 209 l.  
12 s. 6 d. and is for the  
Net Profit made this Year,  
the Stock remaining as  
good, —

209 12 6

31.  
10.

bs.

Accompt of Balances is Dr.  
to Accompt of the Flocks,  
600 l. and is for the Stock  
yet remaining good, —

600

14.  
31.

bt.

L. N. is Dr. to the Accompt  
of Balances, 242 l. and  
is for the Remainder of  
the Debt due to her, —

242

31.  
15.

bu.

Accompt of Balances is Dr.  
to Mr. A. K. 29 l. 3 s. 1 d.  
and is for the rest of Cash  
in his Hands, —

29 3 1

31.  
17.

bw.

Ditto is Dr. to Accompt of  
P. F. 1236 l. and is for his

		principal Debt owing still, and one Year's Interest, —	1236
<u>31.</u> 28.	bx.	Ditto is Dr. to R. V. 500 l. and is for his principal Debt yet owing, —	500
<u>21.</u>	by.	Accompt of Interest is Dr. to sundry Accompts, 45 l. and is for Interest incurred upon Moneys owed, and belongs to Grs. $\frac{12}{12}$ S. M. for 50 l. one Year, — 3 $\frac{14}{14}$ L. N. for one Year, 700%. — 42	45
<u>21.</u> 30.	bx.	The Accompt of Interest is Dr. to Profit and Loss, 145 l. 19 s. 2 d. and is for the Gain by the Accompt, by receiving more than paid for Interest, —	145 19 2
<u>22.</u> 23.	ca.	Accompt of the House-keep- er's Cash is Dr. to the Steward's Cash, 40 l. and is for so much receiv'd of him, —	40
<u>22.</u> 31.	cb.	The House-keeper's Cash is Dr. to Accompt of Ba- lances, 21 l. 15 s. 11 d. and is for the Net Sum resting in her Hands, —	21 15 11 The

23. 5.	cc.	The Steward's Cash is Dr. to Accompt of Husbandry, 289 l. for Corn sold, and delivered to the Merchant D. out of which he hath paid the Merchant divers Sums not yet adjusted, so the Steward stands charg- ed to Accompt, ———	289
ante 31. 23.	bn. cd.	The Accompt of Balances is Dr. to the Steward's Cash, 296 l. 14 s. 8 d. be- ing the rest in his Hands charged to Accompt as before, ———	296 14 8
30. 24.	ce.	Accompt of Profit and Loss is Dr. to the Accompt of Incidents, and is for 84 l. 1 s. 8 d. being the Net Sum expended in the Pocket, and other small Occasions, ———	84 1 8
6. 25.	cf.	The Farm at N. is Dr. to the Bailiff's Cash, 26 l. 4 s. 9 d. and is for Dis- bursements to this Time, as per his Book, ———	26 4 2
ante 31. 25.	bq. cg.	Accompt of Balances is Dr. to Accompt of the Bailiff's Cash, 25 l. 1 s. 1 d. and is for the Money resting in his Hands, ———	25 1 1 Ditto



31.  
26.

*cb.* Ditto is Dr. to the new Purchase, for the Residue of the Purchase Money, after some Profits taken out; which Account may be dropt, when thought fit, by a Line in Debt of the personal Estate, —

2451 11

27.  
31.

*ci.* Mrs. A. D. is Dr. to the Account of Balances, 998 l. 18 s. 6 d. and is for her Money intended to be trusted out for her, but not finding a Security, I intend to allow her Interest at 5 l. for 1000 l.

998 18 6

31.  
28.

*ck.* Account of Balances is Dr. to Sir John F. 400 l. and is for the Total of his Debt Principal Money, —

400

31.  
29.

*cl.* Ditto is Dr. to Mr. B. 150 l. and is for his Debt, —

150

30.  
1.

*cm.* Account of Profit and Loss is Dr. to the Personal Estate, and is for 551 l. 11 s. 5 d. being the real Increase of the Value of the Personal Estate in this Year's Transaction, drawn net from the several effectual Accounts, that

have

		have yielded either Profit or Loss, —————	551	11	5
$\frac{12.}{2.}$	cn.	S. M. is Dr. to Cash for 53 l. his Debt and Interest paid, —————	53		
$\frac{31.}{2.}$	co.	30. Dec. 1709. Accompt of Balances is Dr. to Cash, 324 l. 7 s. 4 d. and is for the ready Mo- ney in Cash adjusted to the Time of this Balance,	324	7	4
$\frac{31.}{7.}$	cp.	Ditto is Dr. to Accompt Gra- zing, &c. 130 l. and is for the Stock left good, —	130		
$\frac{30.}{4.}$	cq.	The Accompt of Profit and Loss is Dr. to the Accompt of House-keeping, 578 l. 2 s. 3 d. and is for the net Charge of the Family adjusted to this Time, —	578	2	3
$\frac{30.}{9.}$	cr.	The same Accompt Dr. to the Equipages, 315 l. 13 s. and is for the same ex- pended in the Stables and about Liveries, &c. to the Time of this Balance,	315	13	
$\frac{7.}{30.}$	cs	The Accompt of Grazing, &c. is Dr. to Profit and Loss, 159 l. 5 s. 8 d. and is for the Gain in that Ac- compt, —————	159	5	8
		H 4			The

26.	ct.	The Farm at N. is Dr. to Profit and Loss, and is 150 l. for Advance of Profit in the Accompt, ———	150
30.			
8.	cu.	The Accompt of the Land Rents is Dr. to Profit and Loss, 554 l. 7 s. 7 d. for the Net Proceed of the Revenue paid in by the Tenants, ———	554 7 7
30.			
1.	cm.	The Accompt of the Personal Estate is Dr. to Accompt of Balances, 7496 l. 15 s. 6 d. and is for the Net of the Personal Estate, as valued and estimated upon the Foot of this Accompt, of which the Balances are all stated and adjusted, and thereupon results that final State of the whole, centring in the Accompt of the Personal Estate of Value, ———	7496 15 6
31.			

*Il. Fin.*

The

[ 421 ]

THE  
LEDGER

Of the SAME,

Balanced according to Art.

H 5



( 1. )

The Personal Estate — Dr.

To Sundry Accounts for divers Debts, —  
To the Account of Balances for the Net,

1708-9.

Jan. 1.

Dec. 10.

£.  
s.

1183 7  
317496 15 6

8680 2 6

( 1. )

Per Contra ——— Cr.

1708-9.

Jan. 1.

a.	By Cash, for the ready Money,	—
b.	By Account of dead Goods, as per Journal,	—
c.	By Account of House-keeping, for Provisions, &c.	—
d.	By Account of Husbandry, for the Stock,	—
f.	By Account of the Grazing and Dairy Profits, &c.	—
g.	By Account of the Land-Rents, for the Arrears,	—
h.	By Account of the Equipages, for the Stock,	—
i.	By Account of the Flocks of Sheep, the like	—
l.	By Sundry Accounts for divers Sums due,	—
cm.	By Account of the Farm at N. for the Stock,	—
e.	By Account of Profit and Loss, for the Increase,	—

2	74	19	6
3	182	5	10
4	150		
5	650		
7	130		
8	41		
9	100		
10	600		
	4447		
6	130		
30	551	11	5
	8680	2	6

1708-9.

1708-9.

1708-9.

Jan. 1.  
Mar. 25.  
June 24.  
Aug. 5.  
Sept. 29.  
Dec. 30.

( 2. )

Cash Dr. 2000

To the Personal Estate, the ready Money, —  
To Sundry Accounts, for the Receipts this Quarter, —  
To Sundry Accounts, for the like, —  
To the Flocks, for Forty six Lambs sold, —  
To Sundry Accounts, the Receipts this Quarter, —  
To Sundry Accounts, the like, —  
To the Farm at N. on Account for the Stock, —

8880	30	22	11	2
414	17	9	6	6
264	17	6	6	6
137	18	6	6	6
354	2	6	6	6
412	18	6	6	6
21	10	6	6	6
1550	3	9	6	6

1709.

[8137]

( 2. )

Per Contra. Cr.

1709.

Mar. 25.

June 24.

Sept. 29.

Dec. 30.

5. a. ai. ai. be. cn. co.

By House-keeper's Cash, paid her, —  
By Sundry Accounts, divers Sums paid, —  
By Sundry Accounts, the Payments this Quarter, —  
By Sundry Accounts, the like, —  
By Sundry Accounts, the like, —  
By Mr. S. M. for the Debt, and Interest to him paid, —  
By Account of Balances, the Money in Cash, —

22 13 7 8  
274 11 7  
148 13 7  
194 17 2  
541 7 1  
12 53 7 4  
31 324 7 4  
1550 3 9

1708-9.



( 3 . )

*Account of the Dead Stock Dr.*

1708-9.

Jan. 1.  
May 21.  
Sept. 29.  
Dec. 30.

b.  
af.  
as.  
be.

To the Personal Estate, for Goods as in the Journal, —  
To Mrs. A. K. for rich Furniture paid for, —  
To Cash, for the like, more —  
To Ditto, for Books bought, —

1220	3	0			
1825	10	7			
15	213	9	5		
2	149	7	3		
2	26				
2114	7	3			

[0159]

Per Contra — Cr.

(3.)

1709.

Mar. 25.

Dec. 30.

*t.* By Cash, for certain Bricks and Timber sold, —  
*x.* By the Steward's Cash, received for more, —  
*bl.* By Profit and Loss, failure of Values, —  
*bm.* By Account of Balances, the Stock resting, —

2 12 4 6  
 23 36 10 11  
 30 100  
 31 196 5 12 9

2114 7 3

1708-9.

(4)

1708-9.		Account of House-keeping		Dr.	
Jan. 1.	To the Personal Estate, for Provisions, &c.	1	150		
Mar. 17.	To Account Grazing, &c. for Beasts killed,	7	12	6	
25.	To the House-keeper's Cash, expended this Quarter,	22	59	7	8
May 10.	To Account Grazing, for Beasts killed,	7	21	2	
June 24.	To Cash, for Malt paid for,	2	55		
25.	To the Steward's Cash, for Wages paid,	23	14		
Aug. 1.	To the House-keeper's Cash, divers Disbursements,	22	19	9	11
5.	To the Flocks, for Thirty Lambs spent,	10	6		
Sept. 29.	To Cash, for Servants Wages paid,	2	24		
30.	To the House-keeper's Cash, her Disbursements,	22	29	18	
Octob. 7.	To Account Grazing, &c. for Dairy Profits this Year,	7	95		
Dec. 28.	To Ditto, for Cattel killed and spent,	3	22		
30.	To the House-keeper's Cash, her Disbursements,	22	73	9	2
	To Cash, for Orchard Fruit bought,	2	14		
	To the House-keeper's Cash, disbursed September 30.	20	26	6	
					621 15 6

( 4 - )

*Per Contra* _____ *Cr.*

1708-9.

Jan. 1.  
Mar. 25.  
Aug. 1.  
Sept. 30.  
Nov. 10.  
Dec. 30.

*k.* By the Personal Estate, due for Wages, _____  
*s.* By the House-keeper's Cash, for Waite fold, _____  
*am.* By Ditto, for the like, _____  
*as.* By Ditto, for the like, _____  
*bb.* By Ditto, for the like, _____  
*cg.* By Account Profit and Loss, for the Expence this Year, _____

1	30	7
22	3	
22	211	3
22	219	
22	5	
30	578	2 3
	621	19 6

1708-9



( 5. )

*Account of the Husbandry* — *Dr.*

1708-9.

<i>Jan.</i> 1.	<i>d.</i>	To the Personal Estate, for all the Stock,	1	650		
<i>Mar.</i> 25.	<i>w.</i>	To the Steward's Cash, Labour and Utensils,	23	29	3	7
<i>June</i> 24.	<i>sh.</i>	To Cash, for Two Waggon's paid for,	2	21	10	
25.	<i>ak.</i>	To the Steward's Cash, for Labourers and Seed,	23	17		
<i>Nov.</i> 15.	<i>aa.</i>	To the Equipages, for two old Horses,	9	12		
<i>Dec.</i> 30.	<i>bo.</i>	To Account Profit and Loss, the Increase here,	30	410	3	5
				1139	17	

( 5. )

Per Contra — Cr.

1709.

Mar. 25.

June 24.

25.

Dec. 30.

t.

ag.

ai.

bn.

bp.

By Cash, for a Last of Wheat sold, —

By Ditto, for Corn sold, —

By the Steward's Cash, received of divers more, —

By Ditto, more in Account with the Corn-Merchant, —

By Account Balances, for the Stock resting, —

2

2

23

31

650

20

40

140

289

650

1139

17

( 6. )

*Account of the Farm at N. — Dr.*

1708-9.					
Jan. 1.	To the Personal Estate, for the Stock,	1	110		
Mar. 25.	To the Bailiff's Cash, for Labourers,	25	43	7	6
Sept. 29.	To Ditto, for his Disbursements,	25	30	13	9
Dec. 30.	To Ditto, for the like,	25	26	4	9
	To Profit and Loss, advanced in this Account,	30	150		
				360	6

( 6. )

Per Contra. — Cr.

1709.

Apr. 4.  
Sept. 7.  
Dec. 30.

aa. By the Bailiff's Cash, his Receipts, —  
ap. By Ditto, for Cattel sold, —  
bf. By Cash, received on a Bargain for the Stock, —  
bg. By B. for the rest due from B. —

25 131  
2 57 16  
29 21 10  
29 150  
360 6

1708-9.



( 7. )

*Account of Grazing and Dairy* — *Dr.*

1708-9.

<i>Jan. 1.</i>	<i>f.</i>	To the Personal Estate, the Stock,	1	130		
<i>25.</i>	<i>ak.</i>	To the Steward's Cash, for Stock bought,	23	64	10	
<i>Aug. 5.</i>	<i>40.</i>	To the Flocks, for Thirty Lambs to Pasture,	10	6		
<i>Dec. 30.</i>	<i>cs.</i>	To Account Profit and Loss, advanced in this Account,	30	159	5	8
				359	15	8

1708-9

( 7. )

( 7. )

*Per Contra* ——— *Cr.*

1708-9.

Mar. 17.

25.

May 21.

Aug. 1.

Sept. 30.

Oct. 7.

Nov. 28.

30.

Dec. 30.

*n.*  
*s.*  
*t.*  
*ae.*  
*an.*  
*as.*  
*an.*  
*ay.*  
*az.*  
*bb.*  
*cp.*

By Account House-keeping, for Cattel spent, —  
By House-keeper's Cash, for Butter and Cheese, —  
By Cash, for Twenty Weathers sold, —  
By House-keeping, for Beasts spent, —  
By House-keeper's Cash, for Butter and Cheese, —  
By Ditto, for like, —  
By House-keeping, for Cattel spent, —  
By Ditto, the Sum of Dairy Profits, and Swine spent, —  
By Ditto, killed and spent, Cattel, —  
By House-keeper's Cash, Butter and Cheese sold, —  
By Account Balances, the Stock resting, —

4  
22  
2  
4  
22  
22  
4  
4  
4  
23  
31

12 6  
8  
17 2  
21 2  
10 12  
4 17  
29 18  
95  
22  
9  
130  
359 15 8

1708-9.

( 8. ) <i>Account of the Land-Rents</i> ——— <i>Dr.</i>			
1708-9.	£.		41 1
Jan. 1.	u.	1	10
Mar. 25.	y.	23	26 10
	as.	23	47 9
Dec. 30.	ca.	30	554 7
			679 8

( 9. ) <i>Account of the Equipages</i> ——— <i>Dr.</i>			
1708-9.	u.	1	100
Jan. 1.	w.	2	10
Mar. 25.	as.	23	39
	aw.	2	38
Sept. 29.	be.	15	57
Nov. 6.		2	83
Dec. 30.			327 13

1709.

( 8. )

	<i>Per Contra</i> — <i>Cr.</i>		
1709.			
Mar. 25.		2	82
	By Cash paid in by the Tenants,	23	134
	a. By the Steward's Cash, the like by him,	23	1911
Jun. 25.	as. By Ditto, more	25	25
Sept. 7.	ap. By the Bailiff's Cash of N. paid in to him,	2	29013
29.	ar. By Cash received this Quarter,	2	128
Dec. 30.	bd. By Ditto, more this Quarter,		679 8 8

I

( 9. )

	<i>Per Contra</i> — <i>Cr.</i>		
1709.			
Nov. 15.		5	12
	ax. By the Account of Husbandry, for two-old Horses,	30	31513
	cr. By Profit and Loss, the Charge under this Head,		327 13

1708-9.



( 10. )

*Account of the Flocks of Sheep* — *Dr.*

	<i>bs.</i>				
1708-9.		To the Personal Estate, for the Stock, —	1	600	6
Jan. 1.		To the Steward's Cash, paid the Shepherd, —	23	15	10
Mar. 25.		To the <i>Per Contra</i> , for Three Hundred Lambs for Stock, —	10	54	
Aug. 5.		To Cash, paid a Bill and Dues to the Shepherd, —	2	7	15
Sept. 29.		To Profits and Expence, gained on this Head, —	30	209	12
				886	18

( 11. )

*Mr. R. T.* — *Dr.*

	<i>u.</i>				
1708-9.		To Cash, for part of the Debt received, —	2	102	7
Mar. 25.		To the Steward's Cash, the rest cleared, —	23	8	3
				105	7

1708-9.

( 10. )

1708-9.

*Per Contra* ——— *Cr.*

Aug. 5.

ao. By Sundry Accompts, Profit of certain Lambs, ———

Dec. 30.

bd. By Cash received for Lambs and Wool, ———

bs.

By Account of Balances, for the Stock, ———

73 18

2 213

31 600

886 18

1 2

( 11. )

1708-9.

*Per Contra* ——— *Cr.*

Jan. 1.

k. By the Personal Estate, due with Interest, ———

m.

By Account Interest incurred to this Time, ———

1 193

21 2 7 4

1709.

105 7 4

( 12. )		Mr. S. M. ——— Dr.	
1709.	Dec. 30.	em. To Cash for the Debt, and Interest paid off, ———	2 53
( 13. )		Mr. P. M. ——— Dr.	
1709.	Mar. 25.	u. To Cash, for the Debt paid off, ———	2 152 4 3
( 14. )		Mrs. L. N. ——— Dr.	
1709.	Dec. 30.	bk. To Mrs. A. K. received on Account of her Debt, ———	15 500
		bt. To Account of Balances, for the rest due, ———	31 242
			742

1708-9. Jan. 1. Dec. 30.	<i>k.</i> <i>by.</i>	<i>Per Contra</i> <u>Cr.</u> By the Personal Estate, a Debt due to him, By Account, Interest incurred this Year,	1 21 50 3 53	1 21 50 3 53	1 21 50 3 53
1708-9. Jan. 1. 30.	<i>k.</i> <i>m.</i>	<i>Per Contra</i> <u>Cr.</u> By the Personal Estate, for a Debt due, By Account, Interest incurred to January last,	1 21 150 2 4 3	1 21 150 2 4 3	1 21 150 2 4 3
1708-9. Jan. 1. Dec. 30.	<i>k.</i> <i>by.</i>	<i>Per Contra</i> <u>Cr.</u> By the Personal Estate, a Debt due on Account, By Account, Interest incurred for one Year,	1 21 700 42 742	1 21 700 42 742	1 21 700 42 742



( 15. )

Mrs. A. K. Cashier — Dr.

1709.			
Mar. 25.	To Sundry Accounts for Interest-Money paid in, —	118	8
April 7.	To the Bailiff's Cash at N. received per Return, —	25	87 12
July 2.	To E. F. for the whole Debt paid in, —	16	244
	To Mrs. A. D. paid in by her for a Security, —	27	1000
		3449	12 6

( 16. )

Mrs. E. L. — Dr.

1708-9.			
Jan. 1.	To the Personal Estate, due per Mortgage, —	1	2272
April 4.	To Account, Interest incurred, —	21	44
		22	16

1708-9.

( 15. )

1708-9.

Jan. 1.  
Apr. 7.  
Nov. 6.  
Dec. 30.  
30.

*Per Contra* — Cr.

By the Personal Estate, owing on Account,  
By the New Purchase, the Price paid,  
By Account of dead Stock, Furniture paid per Bill,  
By Mrs. L. N. paid on Account of her Debt,  
By Account of Balances, rest in his Hands,

k.  
ac.  
af. }  
at. }  
bk.  
bu.

150  
2500  
213 9 5  
57  
500  
29 3 1  
3449 12 6

14

( 16. )

1709.

Mar. 25.  
April 7.

*Per Contra* — Cr.

By Mr. A. K. paid in the Interest to Jan. 1.  
By Ditto, the whole paid in,

o.  
ab.

72  
2244

( 17. )

1708-9.

2316

( 17. )

1708-9.

Jan. 1.  
Mar. 25.

Mr. P. F. ——— Dr.

*l.* To the Personal Estate, a Debt at Interest, ———  
*p.* To Account Interest incurred to the 25th Instant, ———  
*bb.* To Ditto, incurred to Sept. 29. ———

21200  
21 36  
21 36

1272

( 18. )

1708-9.

Jan. 1.  
Apr. 30.

Mr. R. V. ——— Dr.

*l.* To the Personal Estate, Debt and Interest, ———  
*bi.* To Account Interest, a Year incurred, ———

1 515  
21 30

545

1709.

( 17. )

( 17. )		Per Contra — Cr.	
1709.		By Mr. A. K. six Months Interest paid in,	15 36
Mar. 25.	o.	By Account of Balances, the Debt yet resting,	31 12 36
Dec. 30.	bw.		1272
( 18. )		Per Contra — Cr.	
1709.		By the Steward's Cash, Interest paid in,	23 15
Sep. 30.	x.	By Cash, paid a Year's Interest,	3 30
Dec. 30.	bd.	By Account of Balances, for the Principal,	31 500
	ba.		545

1708-9,



( 19. )

Mr. N. F. _____ Dr.

To the Personal Estate, a Debt owing,  
To Account Interest incurred to February 13. last,

1708-9.

Jan. 130.  
Mar. 23.

1308.

( 20. )

Mrs. C. L. _____ Dr.

To the Personal Estate, a Debt at Interest,  
To Account Interest incurred to November 10. last,  
To Ditto, more since, _____

1708-9.

Jan. 130.  
Mar. 23.  
May 9.

1709.

248	260	21	23	13	3
283	13	3			
200	21	20	5	17	6
225	17	6			

( 19. )

Per Contra — Cr.

1709.

Mar. 25

By Cash, for the whole Debt paid in,

t.

283 13 3

( 20. )

Per Contra — Cr.

1709.

Mar. 25.

Apr. 3.

June 24.

By A. K. paid in for Interest,

a.

By the Steward's Cash, paid in to him,

x.

By Cash, the whole Debt paid in,

ag.

15 10

23 10

2 205 17 6

225 17 6

1709.

( 21. )

*Interest of Monies — Dr.*

To Sundry Accompts, Interest of divers incurred, —  
 To S. M. Interest of 50 l. incurred one Year, —  
 To L. N. for Int. of 700 l. incurred, —  
 To Profit and Loss, the Advance of this Account, —

m. by. bz.

1709.

Jan. 30.  
 Dec. 30.

4	11	7
3		
42		
145	19	2
195	10	9

1709.

( 21. )

Per Contra — Cr.

1709.

Mar. 25.

Apr. 4.

May 9.

Dec. 30.

p. By Sundry Actompts, for Interest incurred, —  
 q. By N. F. incurred to Feb. 13. last, —  
 aa. By E. L. incurred to April 7. —  
 ad. By C. L. incurred to the Payment in, —  
 bh. By P. F. six Months, incurred to Sept. 29. —  
 bi. By R. V. twelve Months incurred, —

56	19	56
23	16	23
13	20	13
3	17	3
8	36	8
30	18	30
195	10	195
10	9	10
9		9

1709.



( 22. )

*House-keeper's Cash* — *Cr.*

1709.

Mar. 25.

Aug. 1.

Sept. 30.

Nov. 30.

Dec. 30.

*s.*

*am.*

*ac.*

*bb.*

*ca.*

*cb.*

To Sundry Accompts, for her Receipts this Quarter, —

To Sundry Accompts, the like, —

To Sundry Accompts, the like, —

To Sundry Accompts, the like, —

To the Steward's Cash, received of him, —

To Account Balances, rest due to her, —

18

13

30

12

13

23

31

8

7

13

16

14

40

21

15

11

59

20

22

14

40

21

15

11

178

13

6

[ 182 ]

1709.

( 22. )

Per Contra. — Cr.

1709.

Mar. 25.

Aug. 10.

Sept. 30.

Nov. 30.

1709.

r. By Account of House-keeping, expended this Quarter, —  
 an. By Ditto, for divers Disbursements, —  
 at. By Ditto, for the like, —  
 ba. By Ditto, for the like, —

4	59	7	8
	19	9	11
	26	6	9
	73	9	2
	178	13	6

1709.

( 23. )

*Cash in the Steward's Hands — Dr.*

1709.

Mar. 25.  
June 25.  
Dec. 30.

x.  
m.  
bc.  
bn.

To Sundry Accompts, for his Receipts this Quarter, —  
To Sundry Accompts, the like, —  
To Cash, of the Bailiff of N. received of him, —  
To Account of Husbandry, a Charge received for Corn, —

195 10 7  
160 8  
10  
25 5 289  
654 18 7

1709.

[ 185 ]

( 23. )

Per Contra — Cr.

1709.

Mar. 25.

June 24

25.

Aug. 1.

Sept. 30.

Dec. 30.

s.  
w.  
y.  
ag.  
ak.  
am.  
as.  
bd.  
ea.  
cd.

By the House-keeper's Cash, paid her at Times,  
By Sundry Accompts, the Disbursements of this Quarter, —  
By the Land-Rents, allowed the Tenants, —  
By Cash, paid me, —  
By Sundry Accompts, disbursed this Quarter, —  
By the House-keeper's Cash, paid her, —  
By Ditto, more, —  
By Cash paid me, 20 Guinea's, —  
By the House-keeper's Cash, paid her, —  
By Account of Balances, rest accountable, —

35  
98  
26  
19  
95  
7  
15  
21  
40  
296  
654

22  
8  
2  
22  
2  
22  
31

3  
3  
10  
10  
10  
10  
10  
10  
14  
18  
7

1709.



		<i>Account of Incidents</i> —Dr.			
1709.					
Mar. 25.	w.	To the Steward's Cash, for Planting, &c.	23	11	9 3
June 29.	ab.	To Cash, for divers small Expenses, unassigned	2	47	3 11
Sept. 29.	as.	To Ditto, for Pocket and other Expenses,	2	26	17 11
Dec. 30.	be.	To Ditto, like, &c.	2	18	11
				103	10 2
1709.					
April 4.	aa.	To the Cash in the Hands of the Bailiff of N. for Dr.	6	131	
June 24.	ab.	To the Farm N. for his Receipts this Quarter,	2	10	
Sept. 7.	ap.	To Cash, imprested to him,		82	19 7
		To sundry Accompts, for his Receipts,		223	19 7

( 24. )

	Per Contra	Cr.			
1709. Dec. 30.	hd. By Cash, won at Play,	2	19	8	6
	ce. By Profit and Loss, for the Expence here,	30	84	1	8
			103	10	2

( 25. )

	Per Contra	Cr.			
1709. April 4.	z. By Sundry Accompts, his Disbursements,		135		9
Sept. 7.	ag. By the Farm, for his Disbursements,	6	30	13	
Dec. 30.	be. By the Steward's Cash, paid him,	23	10		
	bq. By the Farm at N. for his Disbursements,	6	26	4	9
	cg. By Account of Balances, his Debt resting,	35	26	1	1
			223	19	7

( 26. )

*Per Contra* — *Cr.*

1709.

Sept. 29.

*ar.* By Cash, received of the Rents, —  
*ch.* By Account of Balances, for the Net rest, —

63 9

245 11

251 5

( 27. )

*Per Contra* — *Cr.*

1709.

July 2.

*al.* By Mr. A. K. paid in to him, —

15 1000

( 26. )

*The New Purchase at L. — Dr.*

1709.

April 7.  
June 24.

at.  
ab.

To Mr. A. K. for the Purchase-Money paid,  
To Cash, the Charge of the Assurance,

15 2500  
2 15  
2515

( 27. )

1709.

Dec 30.  
Sept. 29.  
Dec 30.

as.  
ci.

*Mrs. A. D. — Dr.*

To Cash, laid out for a Council's Fee,  
To Balances, for the Net rest of her Money,

1 1 6  
998 18 6  
1000

1709.



( 28. )

Sir John J. ——— Dr.

To Cash, for Money borrow'd upon Bond,

1709.

Dec. 30.

be.

2 400

( 29. )

Mr. B. ——— Dr.

To the Farm at N. rest for the Stock,

1709.

Dec. 30.

bg.

6 150

Dec.

( 28. )

( 28. )

*Per Contra* ——— *Cr.*

Dec. 30. *ck.* By Balances, for his Debt Principal Money, ———

31 400

( 29. )

*Per Contra* ——— *Cr.*

*cl.* By Account of Balances, for the Debt due, ———

31 150

1709.

( 30. )

*Profits and Losses* — *Dr.*

1709.

*bl.* To Account of Dead Stock, the Waste in that Account, —  
*cq.* To Account of House-keeping, the same there, —  
*cr.* To Account of the Equipages, for the Expence there, —  
*ce.* To Account of Incidents, for the Net of the Account, —  
*cm.* To the Personal Estate, the Increase this Year, —

3 100  
 4 578  
 9 315  
 24 84  
 1 551  
 1629 8 4

[ 193 ]

( 30. )

*Per Contra* ——— *Cr.*

1709.

Dec. 30.

cs.  
ct.  
bo.  
ch.  
br.  
bz.

By the Grazing and Dairy, &c. got there, ———  
By the Farm at N. like there, ———  
By the Account of Husbandry, advanc'd in the Account, ———  
By the Account of Land-Rents, Receiv'd ———  
By Account of the Flocks, the Gain in the Account, ———  
By Interest of Money's gained there, ———

7 159 5 8  
6 150 3 5  
5 410 7 7  
8 554 12 6  
10 209 19 2  
2 145 8 4  
1629

K

1709.



( 31. )

*The Account of Balances* — *Dr.*

<i>co.</i>	To Cash, for the ready Money,	2	324	7	4
<i>bp.</i>	To Account of Husbandry, for the Stock good,	5	650		
<i>ep.</i>	To Account of Grazing, &c. for the like,	7	130		
<i>bs.</i>	To Account of the Flocks, for the like,	10	600		
<i>bu.</i>	To Mr. A. K. for the Cash in his Hands,	15	29	3	1
<i>bw.</i>	To P. F. for his Debt and Interest,	17	1236		
<i>bx.</i>	To R. V. his Debt,	18	500		
<i>cd.</i>	To the Steward's Cash, rest in his Hands,	23	296	14	8
<i>cg.</i>	To the Bailiff of N's Cash, the like,	25	26	1	1
<i>ch.</i>	To the Purchase, the Net Charge of the Account,	26	2451	11	
<i>ck.</i>	To Sir John J. for his Debt,	28	400		
<i>cl.</i>	To Mr. B. due for Stock bought,	29	150		
<i>bm.</i>	To Account of the Dead Stock,	31	965	12	9
			8759	9	11

1709.

Dec. 30.

1709.

( 31. )

*Per Contra* — *Cr.*

1709.

Dec. 30.

*cr.*  
*cb.*  
*ci.*  
*bt.*

By the Personal Estate, the Balance there,  
By the House-keeper's Cash, due to her  
By Mrs A. D. due to her,  
By Mrs. L. N. the Debt due to her,

1	7496	15	6
22	21	15	1
27	998	18	6
14	242		
	8759	9	11

107. *Apology for  
the Length of this  
Specimen of a com-  
pleat Accompt.*

IT may seem, that here is too much in length of the Example, and too little of Precept: But I suppose, when it is considered, that as in Manufacturies the Precepts are couched in the Observation of the working, and the Eye is a better Instructor than the Ear; so here, we may say a great deal, but without a Piece of Work before us to apply to, it will signify little. And when a Picture is to be made of a regular Accompt, it must be upon a Cloth large enough to express distinguishably the Form; especially when the Apprehension is more than favoured by it. This is not, as the ordinary printed Books have used, to resolve express all the puzzling Instances of Difficulty their Authors could think of; but an Overture rather, as it were, to let in the Use of the Judgment, in a proper Application of Particulars, after the Principles, on which the Work depends, have been unfolded. It has been found, that few or none ever learned to keep Books by such putting of Cases; but are rather led into Error by it, not knowing the whole Scope of the Author, who doth not disclose all that will unexpectedly follow. The Art is acquired from Practise, whereby, in the Use and Consequence, Men see what must be done. For after all, as I said, the making Entries is not a Work that will be done by Rule, but of pure Recollection of Truth, Judgment, and Foresight of Consequences: For an Explication of which, take this following Instance.

IT

IT happens, that a competent Parcel of Lambs are reserved out of the Year's Increase, to be added to the Stock of Sheep, for a Recruit of it: How is this to be charged? For here are Two Accompts to be made Currant; that is, the Profit by Lambs, and the Stock of Sheep. Some perhaps would make Profit and Loss *Dr.* to the Accompt of the Sheep; that is false: And to make the Sheep *Dr.* to Profit and Loss for the Increase, is false also. So there is no way just, but to make the Accompt of the Flocks *Dr.* to its *per contra*, for the Increase added to the Stock: And then other Accompts take the Rest, as they have been disposed; and Profit and Loss take the Balance, which is the clear Profit of the Increase, besides what the Accompt of the Stock is Debtor for; and so all will stand and tell right; which Case is not in any Rule I know: Which shews the Necessity of judicious Reflection to make true Entries.

108. *A nice Instance, to shew the Use of the Judgment in Entering.*

HITHERTO of Accompts to be kept: Now a little of Accompts to be render'd. Any Man however considerable, may be called upon to render an Accompt, either as an Officer, Trustee, Guardian, or the like. In order to which, it concerns him, in the first place, to keep, and then it will not be difficult to render, a just and fair Accompt. But what a miserable thing is it, to see a Man of advanced Pretensions in his Country, at a loss perhaps to gather even the Materials, and much more to digest those he has, into a Form fit to be shewed to reasonable People, or in a Court of Justice; and then to pray the Aid of some Pettyfogger, who fit or unfit, undertakes any thing? And under

109. *Of rendering Accompts, and the Necessity of being provided for it.*



this Want of a little Speculation and Exercise in Accompts, such Persons are often forced to make their Responses in a hectoring Strain, and carried on with big Looks, even before Authority it self, where another sort of Accompt is required. Now to put the best Sense upon all this, we will suppose it may all be without direct Intention to do wrong (tho' it looks very like it) or to receive any, but as being surprized in the unextricable Obscurity of the Matter; they know not the one from the other, and are careful chiefly of themselves; but at this rate of Example, Umbrage is given to wretched Knaves, who presuming all is thought well, *more Majorum*, shelter themselves under a fictitious and affected Ignorance; and pretending they can give no Accompt, (which is ridiculous,) swallow Orphans and Trusts by Wholesale; and just as a Dog is led to Hanging, with his Ears half over his Head; so do they follow, when they are drawn to give in their Accompts.

110. *Of the Chequer Way.*

BUT as to the Matter of rendering, I have observed, that when Discourse of Accompting has been moved, nothing relishes with some, but the Chequer Way, as they call it; which gives me an Occasion to shew a Difference between an Accompt kept, and an Accompt render'd, or renderable; for those vary in many Respects. The Difference lies chiefly in this, that the former is wrote Day after Day, as Business requires; but the other is done at leisure, and at any Time, without any Attendance on the Currency of Affairs: And to say Truth, the latter is but a new Digest of the other. For this Reason it is, that an Accompt cannot be kept in such a Form, as it may be render'd; and it is impossible to keep, and reasonable only to render an Accompt in the Chequer

quer Way ; but yet I mean to shew, that the Accompt which is kept by way of *Dr.* and *Cr.* is not only an Accomplishment of the keeping Part, but also with like Leisure and Permission may be drawn to a Balance, and transformed into a readerable Accompt in the fullest Perfection, no Chequer or other Method of rendering Accompts whatever excepted.

I OBSERVED before, that in the Nature of the Thing, there is truly but one Method of keeping an Accompt, which is the *Dr.* and *Cr.* as when I owe to B. 100*l.* and C. owes me 100*l.* I get C. to pay B. and write B. *Dr.* to C. according to what hath

III. *Rendering intends to explain an Accompt ; so affects one single Comparison, as Charge and Discharge only.*

been shewed ; which is true in the Fact, and just in the Accompt, tho' perhaps to some a little obscure. But there may be other Ways of rendering an Accompt more or less Artificial or Elaborate, as Circumstances of Persons and Things may be ; as in that Instance of the 100*l.* the Render is, Received of C. and paid to B. which tho' not so exact in Truth of Fact, is plainer. For the End of Rendering is to make the Accompt be understood ; therefore the greatest Plainness and Singleness of Proposition is there generally required : Which Virtue, I cannot say, belongs directly to the *Dr.* and *Cr.* as it is a Combination of Accompts compared.

FOR when you talk to plain Men, of the Relation and mutual Dependance of Accompts, and the perpetual Balance, they are amazed, and straight demand to know plainly what is theirs, and what not ; Therefore the Chequer, and most ordinary Ways of Render, are to run the whole Accompt, however large and diffused, into two

Articles only collatable, as Mine and Thine, or Charge and Discharge: For that answers the plainest Demand, that all this is for, and all that is against you. Tho' I must needs say, that all Trades, however obvious, naturally deviate into Disguise and Mystery; so this Chequer Way, when the Rolls are produced, and the Marginal Ligatures, Distinctions, and Continuando's (like to old Genealogies) are observed, one would undertake as soon to resolve an Accompt out of a Set of regular Books, as from them. But so far it is certain, that in the Simplicity of it, the Chequer Way answers the end, carrying that familiar and single Scheme I noted, having apt Subdivisions, according as the Subject Matter is, and the State of a particular Person or Denomination requires.

112. *The Way of Partitioning a Chequer Accompt renderable.*

As for Instance, the Accompt is either of some Estate or Revenue, which is that which properly is called an Audit, being made and finished upon the single Scheme of *Introitus & Exitus*: Or else it is of some Receiver, Collector, Steward, or Person accountable; and then it is Charge and Discharge, sweeping together all that can, or ought to charge him, & *inde oneratur*; and he is left to crave his Discharge by Payments, Orders, Allowances, &c. & *sic exoneratur*; and if the Balance be *super*, it stands a Charge upon him. And incidently there will be regard to the Accompts of other Persons, whereby the Accomptants discharge Forces a *super* upon them. All which the Multitude of the Royal Revenue Accompts, and those also of some great Prelates and Noblemen, shew with more of Art and Variety, than I can pretend to express.

BUT to enter a little into the Reason, or rather Necessity of so much of Art, as is used in the Disposition of even the plainest Accompts, if they are any thing diffused. It is to be considered, that human Imagination is lost in great Diversity and Number of Things, and cannot form or retain in the Memory any Idea that is multiple; as for Instance, of a multifided Figure, a Millenary or Centenary of Things or Numbers: But in such Cases we recur either to Supposition, made good by Marks or Symbols to express them, (which shews, that Mathematick Arts are used as Expedients of Ignorance and Incapacity, rather than intrinsic Worth in the Abstract of them, as their Professors boast; since where an original or real Understanding comes, they all vanish;) or else the Way is to subdivide and distinguish Matters into narrower Compass by Sortments, which admitting of distinct Denominations, a large Roll of Items so ordered, will fall within Limits comprehensible. And hence proceeds the Art of Methodizing long Accompts, whereby they become intelligible, and ready to be declared: The doing which is the Office of an Accomptant, or Auditor. For in Truth, the longest Files of Charge and Discharge, in perpetual Series of Intermixture without any Subdistinctions at all, are as true and just an Accompt, as can be with any Art framed; because the Foot of them carries truly the two Sums Total, and the Difference. But yet this is not well, if at all to be accepted as an Accompt; because it answers no Question, but upon the *Summa Totalis*, not the How? What? and Where? of any thing so obviously, as ought to be; and is like a Figure, express'd only by an Out-Line, without any Features at all; and until

113. *The natural Reason for breaking long Accompts.*



the Items come to be audited or digested, the Particulars are scarce examinable, and lie rather as Materials than any Structure. And according to this Reason, and to any Question demanded, the Answer is, *Go look*. All Chequer and other renderable Accompts are disposed by various Species and Subdivisions, gradually drawn together into a *Summa Totalis*, in order to be collated with the opposite, and so to be declared. And in the Process, for fuller Explanation, Occasion is taken to interpose apt Deductions, Declarations, and Explanations of Matters, so as they may be more clearly exposed to the Understanding of a Peruser, and the Satisfaction of those concerned.

114. *Instances of the foregoing Accompt broke, and disposed into the Chequer Way.*

As for Instance, if an Accompt were to be rendered of the Estate or Subject of the foregoing Accompt, brought, as it is, to a Balance, the main Division, it's true, would be Charge and Discharge; but then the Charge would be made to consist of, 1. Revenue or Income; 2. Dependencies and Credits: And under those, 1. The Income would be, 1. Grazing, &c. 2. The Farm &c. 3. Husbandry. 4. The Rents. 5. The Flocks; and, 6. Interest of Monies: And under each of these, as many Subdivisions as the Nature and Length of the Accompt requires. As for Example, the Rents may break into the several Mannors, &c. and under them the respective Tenants, &c. and so of others; and in Conclusion, the collected Total makes up that Division. Then, 2. The Credits and Dependencies would consist in, 1. Cash; 2. Stock of the several Species; 3. Monies due; and the several Persons Debtors, &c. All which, together with the former, make up the Total of the Charge. On the other Side, the Exit or Dis-

operation

operation would consist of, 1. House-keeping. 2. Stables. 3. Incidents, or other Heads, as Occasion is, with proper Subdivisions. And, 2. The Counter-Dependencies, or Debits would be, 1. The Persons of all Sorts, to whom any thing is due. 2. The Decay of Stock, and the like subdivided also, as need may be, and all to be drawn into a Total, which collated with the Charge, declares the Improvement or Deterioration of the Estate accounted for : And it is plain enough to conceive, how this balanced Accompt I refer to, put in this Form, would come out a Chequer Accompt, reasonably and intelligibly audited.

AND now I appeal to Inspection it self, if all this and every thing else, pertinent to be known in a stated Accompt, be not obviously exceptable from the foregoing Dr. and Cr. as from a proper and compleat Digest of the whole Material of the Accompt, which, like an Army Rangee, stands subservient to this, and every other Purpose, the Wit of Man can invent to propose or demand. As to Instance; for the Income, go to the Debtor-side of the Accompt of Profit and Loss; there you have all the Heads of the Revenue accounted in Totals, which are referred back from one Place to another, to even the most minute Items. And for the Dependencies, go to the Debtor-side of the Accompt of Balances, where they stand in Totals, referred as before, and so for the Discharge; the opposite Sides of those two Accompts, give it all in like manner exactly. And besides this, there is the like Exactness, as to the Accompts of every Person that hath been named to an Accompt in the Books, and all readier to the Eye than in the Chequer Rolls, notwithstanding all

115. The Accompt by Dr. and Cr gives all that a Chequer Accompt can express, and more.

all the Margining, and Lining, which the Auditors and their Clerks use for ready Distinction and Recourse.

116. *The Dr. and Cr. balance'd, the best Accompt rendered that can be made.*

Now it may be objected, that admitting the Set of Books contain the whole Accompt, they are not a proper Render, especially in a particular Concern; for all a Man's Dealing is comprised in them; and to give Copies of a Part only, is intricate and imperfect; and of the whole, is superfluous and impertinent, which makes it necessary to render in another Form. To this I answer, That it is in a Man's Option to keep a Set of Books for all his Dealings; or one Set for his own Concerns, and the other for what is accomptable to others; as for Example, in the Case of a Trust; for there it may be very well and commendably done, and both be consistent and intermixt, only in one Accompt, which is of those Dealings of the Trustee for himself, which interfere with the Business of the Trust, or make him *Dr.* and *Cr.* in it; and that Accompt the Party must be content to keep double, 1. In his own Books, making the Trust *Dr.*; and, 2. In the Trust-Books, making himself *Dr.*: And this being done regularly, in Waste, Journal, and Ledger, I do affirm, that Copies of the Books delivered, are the best, fullest, and truest Accompt, that can be rendered of any Business whatsoever. And if the Concerned are not content with such an Accompt, it is very expedite to give them Satisfaction, by hiring, at their no little, but very needless Cost, a profess'd Auditor, to model what Sort of Accompt soever they have a mind to have out of them. And for Reasons, too many to be inserted here, I affirm also, that whatsoever Agent or Trustee gives up an Accompt.

Accompt in this manner, gives also the highest Testimonies of his Sincerity and Honesty, that in Accompting is possible to be done.

It may be objected farther, that Accompts may be called for to be exhibited in Courts of Justice thro' the Hands and Examination of Masters, Auditors, &c. and such Persons will expect Accompts to be framed in a more obvious manner, bringing together into View, all that concerns that Accompt, without being sent to and fro to find it out. I answer, Very right; it is fit, and will be required that it be so done: But I stand to my Form of Dr. and Cr. as the best, even for that Purpose also; but with this Difference, That whereas the Ser of Books give the Accompt, as it was exactly from time to time kept, each Book having its proper and peculiar Province; Now, in order to a judicial Exhibit, a new Model or Manner of Stating is required; and that is, to bring all the three Books, and all the Materials in them, and it may be in some others also, to which, for Particularities, they may refer, into one, to be made up in the Form of a Ledger; and that requires to be abated the Rigour of entring one Line only for each Parcel, and makes it necessary to write many Lines; and those in proper Disposition, to express Additions and Subductions, as there is Occasion; whereby not only divers Lines, but one or more Pages may be spent in one Parcel; much more may one Accompt run out into greater Lengths, and be continued by writing above, —*Ditto Accompt Cash, (& sic de ceteris)* Dr. This may seem very perplex'd; but I will explain it by an Instance, taken from the Waste, Jul. 9. which let stand thus:

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Dr.

*Dr. To Account of Rents, received of Divers Tenants  
by Money, Taxes and Repairs allow'd, viz.*

Money	Taxes.	Repairs.
A. M.—16	3 7 5	4 3
R. T.—11	4 8	1 2
S. T.—12 13	2 9	15
		Rep.—2 1 3
		Taxes—10 4 5
		Money—39 13
		In all charged—51 18 8

*Cr. By the Account of Rents, for the Taxes and Repairs allow'd the Tenants, as in the Per Contra, viz.*

Rep.—2 1 3
Taxes—10 4 5
Sum discharged—12 5 8

THIS, in the Ledger kept, is charged and discharged in two Lines, viz. *Dr.* 51 *l.* 18 *s.* 8 *d.* and *Cr.* 12 *l.* 5 *s.* 8 *d.* which, in the Event of the Account, is the same thing; but in this stated or collected Ledger, the Particulars are also punctually express'd: And altho' here they are carried only to distinguish the Tenants, and the Sums allow'd them respectively; in such a Design, it may be reasonable to comprehend the very Tenant's Accounts, as they may be extracted out of the proper Books; and so also in other sorts of Accounts, there may be render'd every particular Item, how small soever it is, without breaking the Method. In short,

an Accompt thus render'd, is a Combination of Check-Accompts; for each Accompt, by filling in the Contents of the Waste-Journal, &c. hath the same Air and Disposition as those have, which gives the Perfection both Ways: All which I can the better aver, having seen it done by profess'd Accomptants in *Chancery*; and also having done the like my self, in rendering up considerable Trusts, which have been well accepted; and as for any Exceptions in general or particular of the Concerned, I have had no Experience. And with this I conclude the present Undertaking, so far as concerns the Encomium, Explication, Application, universal Use and Perfection of the Mercantile Method of Accompts, by *Drs. and Crs.*

THERE is an Art, that I may call Tabular Arithmetick, which Men use by way of Compendium, and serves to bring a World of Accompts into a little room; but is of little or no Use to a Gentleman, in the Register of his Accompts; for so they give a Synopsis of their Accompts, and having the Books of Accompts also to deliver in for Voucher, the Owner may be satisfied. They order it thus: A large Paper is ruled with as many downright Columns, as there is Occasion for; all which have the Import or Signification of them inscribed above. The first is by way of Margin, for the Tenants Names, which is called the Rental of the Year, ending at *Michaelmas 1709.* (for Instance;) and to compleat that, the next Column is their respective Rents then incurred; the next Column is the Arrears returned at the End of the Year preceeding; the next, the Monies received, then the Taxes, then the Repairs; and lastly, the Arrears of the Year accompted for. So against every

118. *Of Tabular Arithmetick, which serves for short Views of Accompts and Estimators.*



every Tenant's Name stand all these Sums that concern him, and the Columns summed up, give all into Totals; and so the Arrears being charged in the next Accompt, each of these yearly Accompts are connected one to the other by the Column of Arrears. The like Conduct is used in comparative Accompts, drawn out for general Information or Countenance, rather to some private Designs or Interests, which they call Estimates, and are the daily Subject of Coffee-House Debates, as well as those of more celebrated Assemblies; but having a world of Variety in the Application, some Ingenuity, but little or no Stress of Judgment, either to compose or understand, I shall not consume any more Paper about them.

119. *A Tabular Register of Labourers.*

BUT in Favour of my Friends of the Country, whose Oeconomy and Improvement of their Estates is their Business, and *Eo Nomine* their Pleasure; all which disposes them to employ many Labouring Men, who are given to shark and sponge (for want of better Gain) Days and half Days Works; I shall present a Tabular Method of keeping a Check upon them, which is done with the greatest Ease, and requires nothing but Application and Constancy, and may be made the Business of any Servant, that hath any (however low) Capacity to write. It is a Paper ruled, as before, into Seven Columns; the Marginal Column is for the Workmens Names, and the other Six are for the Six Days of the Week, and are inscribed accordingly; so at Night may be set against each Man's Name, the Work done that Day, and how much. I think it reasonable, for a clear Understanding of this Method, to subjoin a Specimen of it, which shews the Accompt of one Week's Work by Five Labourers.

Work-

Workmens  
 NAMES, Nov. 8. 1709.  
 Monday.  
 Tuesday  
 9.  
 Wednesday.  
 10.  
 Thursday  
 11.  
 Friday  
 12.  
 Saturday  
 13.  
 THE

A. B.		Lopping of Trees.	Same.		Filling Gravel.	Half the fame.
C. D.	Dyking, by the Rod.	Same.	Same.	Same.	Same.	Half the fame.
E. F.	Dyking, by the Rod.	Same.	Same.	Same.	Same.	Half the fame, both done 12 Rod.
G. H.	Helping in the Garden.	Same.	Cutting and Pruning.	Same.	Same.	Same.
J. K.	Filling the Gravel-Cart.	Digging Gravel.	Same.	Same.	Same.	Helping in the Garden.

THE Knowledge that such an Accompt as this is kept, is sufficient to keep Men to true Reckoning, lest they lose their Credit and their Work; but it helps very much also in other Respects: For if it be duly distinguish'd, as to the Taken or Day-Work, it gives a true Accompt what the Men can do; and Bargains may be made with them by Lump or Measure accordingly; the doing which reasonably and well, is the greatest Difficulty in Country Business. The Men that work, know exactly; but those that employ them, cannot know any thing of new Work, not commonly put out, but by some such means as this: So the Advantage of Workmen is very great; and as they find their Master ignorant, they will propose outrageously, which nothing corrects, but a Demonstration, that they and their Work are understood.



A SHORT



A SHORT and EASY  
**VOCABULARY**  
 O F

Certain WORDS, that in the  
 Language of ACCOMPTING  
 take a Particular Meaning.

---

A.

**A**CCOMPT, with Artists means a Title, or Head, in a regular Set of Books, and manifested in the *Ledger*.

ACCOMPT-CURRENT, is a Copy of the *Ledger*, drawn from the last Balance, adjusted to the Time, but varied in some Respects as to Particulars, for clearer Understanding of it. Which being balanced, is a Rise of the next Accompt Current.

ACCOMPTANT, a Distinction is made in the *Exchequer* between *Accomptable* and *Accomptant*; the Former is one employed, who may be charged; and the Other is one, who is actually charged to accompt, so as he knows the Items he is to accompt for.

Ac-



A

ACQUITANCE. See QUIETUS.

ALPHABET, always attends the *Ledger*, and is convenient to some other Bye-Books or Accompts. The Twenty Four Letters are annexed to the Leaves of a small Paper-Book, and within the Book against each, the Letter is wrote at the Top, by way of Title; and under that, all the Names of the Accompts, beginning with the same Letter: Without this, Searches are very troublesome.

ALTUM-ALL, is *Low-Dutch*, and signifies merely the same, as with us in *Gross*, or by the *Lump*; it is used by the *Tabouretiers*, who care not to reckon Particulars, or, as here, to give Bills, but cry *Altum-all*.

ASSURANCE. See POLICY.

AUDITORS, and AUDIT. In a legal Sense, *Auditors* are Persons appointed by the Judges, in an Action of an Accompt, to adjust the Differences between the Parties, in order to join Issues upon Facts not agreed. In a Revenue Sense, they are Officers in the *Exchequer*, to whom all stating Accompts belongs. And in a common Sense, every Person who professes the formal stating and adjusting of Accompts extrajudicially, is called an *Auditor*, and his Work when perfected, an *Audit*. An *Auditor* differs from an Accomptant, as an Accompt rendered differs from an Accompt kept.

B

BALANCE; this proceeds from the Analogy of Accompts with Weights. When the Sums opposed are equal, the Accompt balanceth; and the Difference of unequal Sums is called the *Balance*;

## B

*Lance*; because that added to the lesser, makes them equal, and that closes the Accompt.

BEARING up, over, or to, is when a Sum of one Page is carried to begin another; or when it is wrote from any one Accompt of the Book to any other, they usually write, *born to*, in one, and *brought from*, or the like, in the other.

BILL is a Word of as many Senses, as any I know, and all cutting. It is a written List of the Particulars in any Demand of Money. It is the Beak of a Bird, a Labourer's Tool, which cutting both ways, is called a *Twibill*: It is a Charge criminal from the highest to the lowest Offence. It is sometimes an ordinary Writing, as I have seen many which begin thus, —*This Bill witnesseth*, so Bills single, or penal, and the like; by all which it seems to come from the Word *Bailer*, or *Deliver*, for that Ceremony always attends it.

BOUNTY-MONEY is that which Merchant Exporters of Corn, when the Price is low, receive as a Premio for the Exportation. This was at first *Temp. Car. 2.* laid on, on purpose only to lessen his Treasure, and has been a publick Nuisance ever since.

BUMMERIES, or as the *Etymon* is, *Bottom Marine*, signifies certain Bargains for vast Interest upon Loans of Money, to stand or fall entirely upon the Return or Loss of Ships. Which Contingency sanctifies the Bargain, and makes it not Ulurious within that Statute, whatever it may be by the Law of Conscience.

CALCU-

## C.

**C**ALCULATE, is from the use of plain Chalk, to score up, as they say, and is used for bringing scattered Sums together into one View, or drawing forth Consequences by the Means of Arithmetical Operations.

**CALL-UPON.** See **VOUCH.**

**CANCEL**, is a Word well known to mean the making a Writing void by dashing Lines over it. But true Cancelling is, when it is done so Diagonally, as to produce Squares Arras-wise (as Workmen say.) For the Lattice of the Seat, or Office, in which the ancient Secretary of State sat, was framed in that manner, which being called *Cancellæ*, he that sat *infra Cancellas*, was called the Chancellor; so between the Choir and Nave of Churches. The like now in *Italy* is used in Windows, and called *Jalousia*. Taking the Seal off a Deed is called *Cancelling*, but improperly; but it being the Delivery back of the Deed to be *cancelled*, it makes it void.

**CAPITAL**, is a Mercantile Word for their real Effects in Money or Goods, which actually subsist, in Contradistinction to the Profit that is or should be running upon them; it is always bad, when they eat upon the **CAPITAL**.

**CARRYING-OVER.** See **BEARING.**

**CASH**, is from the *Italian Cassa* or *Chest*, in which they keep their Specie of Money; and it is a pleasant Metonymy, when the Chest is full of Money.

**CHARGE**, in Accompts is a Demand of Monies upon sufficient Title or Evidence to warrant it. This requires an Answer, which may be either by Satisfaction made, or by Counter-Demands of like

Va-

## C.

Validity; that is, the Discharge; and if any Remains be not so encountered, That stands a Charge peremptory, and must be paid.

CHECK, is now, what *Controul* was anciently. It is, when two Persons keep Accompts of the same Business, those are *Checks* one upon the other, discovering upon Comparison, Errors of Sur-charge or Omission. In great Manageries there are Officers express, called *Checks*, and others upon them to compare and cast up, which are *Check upon Check*, and as some Authors have it, *Cheat upon Cheat*: For where honesty is not found, Check to Fraud is like Oil to the Fire. The Game of Chess, or if you please, Check, shews the Meaning of the Word, which in a very ancient Sense, is to Coerce or Restrain. And if the right Use happen to be made of a Check, whereby a Knave is discovered and turned out, that, as to him, is Check-Mate.

CIRCULATE, is one of the dear-bought Words of this Age, and is used, when a great Premio is given to Banks or Societies, for making Paper Currant, instead of Money, by their taking in Payment all that is brought to them, which after their great Example, others will be inclined to do; and so they have the Interest without the Loan, *in tanto*; and for this they have a Fund to make good their Accompt in the End: Which is a means of disguising a prodigious Usury.

CONSIDERATION, See PREMIO.

COUNTERS, those were in elder Times used in stating Sums instead of the Pen; and there are Rules for all the Operations in Arithmetick with them, which may be partly conceived by any, that can set up at Cribbage, Gleek, or Piquet.

CRAVING, is an old Word of a meer *Gothick* Extract, and signified a peremptory Demand, tho' now



D.

now it sounds more submiss, especially in crying *Crauen*, which, upon Battel, ended the Law-suit. Now it is an *Exchequer* Term for Allowances by an Accomptant prayed in Discharge of what he is to answer.

CREDITOR. See DEBTOR.

CURRENT, is when Paper or any Specie of Money passeth in Payment without Scruple. An Accompt Current. See ACCOMPT.

CYPHER. See ZERO.

D.

**D**EBENTURES are properly the Paper-Tickets given out to Seamen or Soldiers, instead of Money due to them to a Time for their Pay; and supposed to be made good out of Money to come in. But these are commonly sold at low Rates for present Coin, especially to great Officers and their Clerks, who smelling the Money in the Wind, by their Jackalls buy up the *Debentures*, and so forestal the poor Men of their Dues.

DEBTOR and CREDITOR, signifies a Method of keeping a Mercantile Accompt, of *Italian* Invention, and now universally used. The Reason of this Term is the Manner of writing every Thing in the Accompt, as first in the Journal. *A.* is Debtor to *B.* Which in the *Ledger* is posted to both, but to *A.* Debtor, and to *B.* Creditor. But in the common Speech, these mean the same as Charge and Discharge.

DEMANDS, in Accompt must properly on both Sides relate to the Subject-Matter of the Accompt; for independant Demands cannot be set one against the other, unless there be express Agreement for it. But in an Accompt, just Allowances, which are

D.

are a Debt, as it were, upon the accountable Matter, may be demanded to be allowed out of it. But it is pleasant, when *A.* owes to *B.* 100, and *B.* to *A.* 100, upon various Dealing, these must go to Cross-Suits for their Debts, and take out Execution, and the first that runs away is too hard for the other.

DISCHARGE. See QUIETUS.

DISCOUNT, in the artificial Sense signifies a Sort of Trade in buying Bills of *Exchequer* Tallies, and the like, before the Time of Payment; and so much as is given less than the Import, is called the *Discount*, being the Premio for laying down the Money beforehand. This often covers great Frauds; for many Men declining, will contrive Bills to be drawn on purpose to be discounted, which is paying intolerable Usury; and so they hold up, by robbing *Peter* to pay *Paul*, till they break, to the Disappointment of the last Discounters.

DRAW-BACK, is a Sort of Discount, but is used in Custom-house Business only, and is when an Importer upon Exportation is to have the Custom paid back again, in Money or Discount.

E.

ENTRY, in Accompts is only the writing the Parcels into the Books in due Order and Form. See POSTING.

ESTIMATES, is also an high prized Word; they are the Totals of any diffused Business, brought together in a Synopsis, which laid before those, who know nothing of the Matter, doth both wonderfully inform, and produce wonderful Effects. But another Use of them is, when they are Hypotheti-

L

cal

E.

cal or Imaginary, for inviting Men to join in Projects, by such Démonstration of immense Gain. It is also usual, when the certain Sum is not known, to put a certain in the Room, and say *per Estimate*; So the Lawyers, ——— containing by estimate ——— more or less.

ESTREATS, that is Extracts which are made of Sums commonly mulcted, and so delivered to a proper Officer in charge to collect and answer, and there is usually a sealed Warrant annexed. These in the *Exchequer* come by *Estreats* from the Courts of Justice; and after *Totting*, are distributed in Schedules to be levied, which from the green Wax to the Warrant, are called the *Profits of the green Wax*. The like is or should be done by Stewards of Mannors and Courts Leet, for the Amerciaments, &c.

EXCHEQUER, an old *Norman* Court of the highest Authority in Matters of Civil Right between Man and Man. When *William I.* came, he seemed to leave common Justice to the People, as had formerly been; and had no Court but his Treasury, which troubled the People about Treasure-trove, and other Revenue-Businesses; and they being forced to compass their *Quietus* there, it is no Wonder this was called the *Exchequer*; and it is likely all the Disorders of the King's House were regulated there. But after the first Institution, it settled wholly to a Court of Accompts, and Levy of Money; and as the Law began to be subjected to the Conquest; other Justices were assigned for ending Law-Suits. Some say this Sovereign Court in *Normandy* was paved Chequer-wise, as the Carpet on the Table in the Court here is called, now is, of black and white, like a Chess-Board; and thence the Name. But I rather think  
Chess

E. I

F.

G.

*Ches* was named from Civil Authority, which it aims to resemble, than the Authority from that. And before all our Notice of Language in the Original of the *Gothick* Nations, the Word *Check* might be used for Authority, Coercion, or Restraining, as was noted *in verbo*.

EXHIBITS, is as well for Accompts delivered in, as other Original Writings, Papers, or Evidences, proved and produced in Courts of Justice.

F.

**F**OREIGN OPPOSER, is an Officer in the *Exchequer*, that determines between the Sheriffs and Bailiffs of Liberties, to which the Mults estreated into the *Exchequer* belong; and this Attendance is called *Totting*, and then a Clerk of the Estreats makes out the Schedules, and each Officer hath his Parcel, and a *Quietus* to them that have Right allowed.

**FUND**, is a Bottom, being a Security of some Revenue to come in, made to those that lend to the Publick, or are to receive; and as that Revenue is like to answer full or short, that Fund is termed good or bad. This is one of the costly Words of late Invention, and now sure grafted into the *English* Language.

G.

**G**ROSS, supposeth Sums express'd, if not in full Totals, yet in large Sums, that contain many Particulars. The Word is also opposed to Retail, or to distinguish the Wholesale from the Parcelling Trade, and is synonymous with *Lumping*; Which see.



H.

I.

H.

**HYPOTHECATE**, a *Greek* Word; in *Latin*, it is *supponere*; in *English*, to *subject* to; and among Notaries, intends a plain Mortgage of Goods and Merchandizes.

I.

**IMPRESTS**, in *Italian*, is in *presto*, or *ready*, as when we say, *So much in Hand*, or *Down* upon any Contract for Work. In the *Exchequer* there is an Auditor of the *Imprest*, whose Office it is to examine, compare, and state the *Imprest*.

**INCUMBRANCE**. See **REPRISES**.

**INTEREST**, in a general Signification, is no Stranger in our Nation; but the Word belongs to the Case of Money lent at Usury, which Use they call *Interest*, to avoid perhaps the *Odium* of the Word *Usury*, because in precise Times the pretended Saints would seem not to take any, and in their Bills in *Chancery* for swallowing Estates, by way of Fore-closure, they use to demand it by the Name of *Damages*. It seems to be derived from interposing a Claim, *Esse inter*, as it were to be brought off; and so came to signify all Kind of Profit.

**INTRINSICK**, is opposed to *Imaginary*, which hath a great Share in Values, as Jewels, and all Gallantries, which are sometimes high, and sometimes low prized; but Metals, whose Value is esteemed according to Weight, and the Money which a Commodity will assuredly bring, or the Effects subsisting to make good a Reputation, are the *Intrinsick*: *Tantum valet, quanti vendi potest*.

JOB-

I.

**JOBGING**, *Jobbs* are Parcels of Work to be taken; for after a dismal Fire, there is a rare *Job* of Work. So catching of Bargains, and selling again, is called *Jobbing*; it is a Word that comes from mean People, and from no Root but Accident, in their fantastical Talks, and carries somewhat of the Catch, but now is made famous by *Stock-Jobbing*; which see.

**ITEM**, is drawn from the Forms of the Ecclesiastical and Civil Law Courts; for they cut all their Libels, Suggestions, Interrogatories, &c. into Articles, and write to the first *Imprimis*, and then to the rest *Item*, which is the same as in *English*, the word *Also*; and thence learned Clerks, who had the making of Bills, used it in them; and so it came as low as Taylors Bills.

L.

**L**EDGER, is the methodized Accompting-Book, being a Digest or *Index* to the Journal; it comes from the *Italians* *Leggiere*, because the Entries are short and slight.

**A LINE**, in common Talk of Merchants, refers to the *Ledger*, in which only one Line in an Accompt for one Business is wrote, as when they say, --- *There's a Line in your Accompt*.

**LIQUIDATE**, a Metaphor from Fluidity to Accompts, and is used when the Accompt is made to flow clear and smooth to a Balance, and so as the Justice and true State of it is plainly understood.

**LIMPID**, is of the same Nature being referred to Spring-Water, which is perfectly seen through, and the Knavish Dirt at the Bottom, if any be, is plainly discerned.

L 3,

LOAN,

L.

M.

N.

**LOAN**, the same as *Lent*, an old *Saxon* Word, and is applied chiefly to Revenue Cases.

**LUMP**, the same as *Gross*, supposing no Account of Particulars, but at all Adventures, *Al-tum-all*.

M.

**MOUNT**, is used for Increase of Sums in Process, like the Flight of a Bird, or of an Arrow.

N.

**NEAT** or **NETT**, *Italian* for *clean*, and means the Debt or Sum reduced to a clean State, after all Deductions, Repairs, and Allowances set off.

**NOTARY-PUBLICK**, such are sometimes by Office, as the Ecclesiastical Judges, Registers, &c. but commonly by Royal Commission. Their Work is to register and authenticate solemn Acts, as Protests of Bills, Arrival of Ships, the Declarations of Damages by Storm; so Deeds, Assignments, or any Thing, that with foreign Magistrates, is to have Credit, which by the Law of Nations is given to such Officers. It were well, if such Men were planted about in the Countries, to put in Act the common People's small Concerns, which would be better, than their being at the Mercy of Attornies, and their Clerks.

OBLI-

O.

P.

**O**BLIGATION, hath a looser Signification in Trade, than in Law; the latter requires a Seal, and then it is *factum*; but among Traders ordinarily a Sign or Firme to a Paper is so called.

**OPPOSER**, means an Examination by Question, as to certain Particulars; the Sheriffs are *opposed* at the *Exchequer* upon all the *Items* in their Charge. A Thief is *opposed*, when asked, Why Judgment of Death should not pass on him? So a Scholar is (with a Contraction) *posed*. See **FOREIGN OPPOSER**.

P.

**P**ARCEL, *Italian, Partita*, means all that is wrote in Accompt, and posted into the Ledger in one Sum; but generally every Thing that is good, or desired is called *Partita*. — *Fuggite le gran partite*.

**PAYMENT** in Law is taken *ad modum solventis*, so that when no Declaration is made, on what Accompt it is, nor the Receiver, but the Payer shall determine the Application; So also Stoppage is no Payment. See **DEMAND**.

**PAR**, is one of the burning Words of this Age, and relates to the Currant Values of Funds, Stocks, Credits, Tallies, &c. which are sometimes sold under, sometimes over, and rarely *Par*; which Word speaks the general Sense of it, in Equality, and so is used in Accompts.



P.

**POSTING**, *Italian, Appostare*, from *Positio*, placing to Accompts. This begins at the Waste, which is posted into the Journal that settles the Parcel, and then into the Ledger, and that sets it in due Order, for immediate Use.

Q.

**PREMIO**, *Italian*, is most used in Cases of Insurance of Ships and Adventures; and is equivalent to Consideration at Law; and is what makes the Equity, as to one Side of the Bargain.

**PRINCIPAL**, in Contra-distinction to Interest, Use, or *Premio* for lending Money. See **INTEREST**.

**POLICY**, *Italian, Polizza*, is any Writing, with a *Firme* to it; but we apply it wholly to the Case of Insurances. See **PREMIO**.

**PRICKING**, is a Method used in examining a Set of Books, to find out Errors. Each Parcel is seen in the Journal, and compared with the Ledger-Entries, both *Dr.* and *Cr.* and when that is found right, a Point of the Pen (for Neatness) is put to each Line to enter; and then in future Examinations, those are slipp'd, and they go on to others; for the Point shews the Examination hath gone so far.

**POLLS**, as *Pate*, so perhaps, with a little more of Accident, *Polls* from *Caput*; it is used in all Accompts of Persons, as *Election Polls*, *Tan Polls*, &c.

Q.

**QUIETUS-EST**, is the Allowance of an Account closed in the *Exchequer*, and wrote under it upon a Parchment, what hath the Particulars of the Charge and Discharge, in a large Office-Scroul; and private Auditors of Gentlemen's

Q.

men's Revenues, in Imitation, do the same, as I have seen in very many of their Audit Rolls.

QUOTA, is a Share equal, or by Stipulation prefix'd; the former is directly an *Aliquot Part*, or *Quota Pars*.

R.

R.

RATE, belongs to the Customs, and all Payments whenever colligible from the People according to a Measure predetermined; but the *Book of Rates*, which is the Rule at the *Custom-house*, is settled by Act of Parliament; and the Goods not in particular rated, pay *ad valorem*, by a certain Proportion, 5 *l.* per Cent. it was formerly; but now it is mended to 10 *l.* besides other good Things.

RECOUP, is *French*, and is when a Man is pinch'd upon one Branch or Article of his Account, he finds means to lick himself whole again in another; upon which he *Recoups*, or cuts off his Satisfaction from.

REPRISE, *French* also, and in *English* is to take again. It means generally Incumbrances, Charges, or Out-goings from any Thing, as Lands that are liable to Debts, Annuities, &c. all which are to be made good by it. And saying of Value *ultra Reprisas*, is exclusive of Arbitrary Rates and Taxes, and means only such as are paid by Contract. Therefore the Parliamentary Taxes, and Parish Rates are not *inter Reprisas*.

RETAIL, is opposed to Gross or Wholesale, and is in *English*, cutting again.

R.

**RISCONTRA**, *Italian*, and means the Parcel *Dr.* or *Cr.* in the Ledger that is entered Counter elsewhere; as to the *Dr.* the *Riscontra* is the *Cr.* and so the Alternate.

S.

**ROUND-SUMM**, is a Custom of speaking a certain for an uncertain Sum, and then pitching upon large Integers, as 500 *l.* for 490 *l.* and the like.

**RULING**, is very useful in Books of Accompts, to distinguish the Columns. There is a Latitude, in some to Rule more or less. Experience of the Nature of the Business best determines: Only I may alledge so far, that too many Rules, are to be chose rather than too few; for if there be need, they make fair the Writing: If too many, nothing hinders, but they may be wrote over, as there is Occasion.

S.

**SECURITY**, in the general is well enough known. In the *Chancery*, *Security* directed to be taken generally, is to be by Recognizance, else it is distinguished into, 1. Real: And, 2. Personal. The Real is properly upon Land, which hath gained the Title of Realty, though a Specifick Pawn of Goods is also *res ipsa*, and might have been termed a real Security. 2. Personal, by Obligation or Contract, is called a Thing in Action, as having no Essence till reduced to a Sort of Realty by Judgment and Execution, and then, and not before, it is Assignable over. They say, if a Man be able, the Law will make him honest; but I say, if he be not honest, the Law will not make him either so, or able.

S.

**SCRUTINY**, is a Trial brought over a plain Numbring, or casting up; for after Money is told out, it may be look'd over, to see if any be Brass. It is a Sort of sifting, and the Word is ordinarily applied to the Case of Elections to Parliament, or other popular Elections, for the Examination of Particulars, who hath, and who hath not a Right to chuse.

**SOLDAR**, the *Italians* add; *I-Conti*: It means the comparing and adjusting Accompts, *quasi Solidar*, to join them in Agreements as one; thence also *Soldering of Metals*.

**SPECIE**, is applied to coined Money; and the several Sorts of it, in Contra-distinction to other Effects. The whole Mass of Coin in a Nation is called the Specie; the Use of the Word *Specifick*, renders this also familiar.

**STOPPAGE, V. PAYMENT.**

**STOCKS**, and *Stock-jobbing*, a Mystery born in this Age. That which is in Law called a Corporation, to take, and grant, is a Politick Essence, distinct from Human Nature, and contrived after a Popish Model, for no Purpose but Cheating. For Corporate Acts, however knavish, charge no literal Knave to make amends in his private Capacity, though his Head and Hands contrived and acted the Cheat. For this Reason Fraud hath ever been zealously in Love with a Corporate Capacity. In King *Charles II.* Time, strong Court was made for a Lumber-Office to be a Corporation, on Pretence to lend to the Poor; then it was called an *Office of Credit*, then a *Land-Bank*, which must have a common Seal forsooth, and be trusted upon it. These either were rejected, or dropp'd; but now such Corporations are more wise. And the way is, to cast the Interest in the Stock, and Profit in Proportion,



S.

tion, into Shares, which are called Stocks, such as the *Bank*, *Indian-Company*, *Sword-Blade-Company*, *South-Sea*, &c. Which Shares in Stocks are vendible, as in a Market, and have a Nation of Brokers, that live upon them; who are to Knaves, as Pimps to Whores. And the whole Influence of this invisible Traffick, is secret Confederacy, and no Truth, or what they call Intrinsic, governs any Thing, and as Stocks run High or Low, so are the Heavens like to stand or fall; so would they Interest the long-nosed Rabble of the Nation in their Favour, as if they were the Salt of the Earth. When this Cheat first Sprang, every rascally Project was put in Shares, and sold about at vast and unaccountable Rates, and none bid so high as the Sellers. Take one Instance for all. *African-Stock*, was not pretended worth 100 per Cent. but was *Stock-jobbed* up to 400 per Cent. and the Governors, that knew the Cheat, were the highest Bidders, and so far went they towards Perfection, as to falsify their Books, by making every 100 l. original Stock, 400 l. by which they seem'd to deserve a Decadence, like to be their Chance. These blown up Bladders on the first publick Suspicion, shrunk to nothing; and Multitudes of fond Fools came off, *Con tanto di naso*, while the Decoy Ducks swallowed Purse and Purse-strings together. But now I must confess the Trade is worn to Scantling, and only a little Ebbs and Flows, being all that the Confederacies can do, seeming content to play at Small Game, and to say Truth, such moderate Cheating is not amiss to divert the old Gamesters, with a little Cozening of one another.

STERLING, is interpreted *Esterling* or *Oosterling*; the *Hans Merchants* dealt by a Standard of Silver; and trading much here, it is probable we took ours from

S.

from them, and called it *Sterling*; which is now of late altered to a greater Fineness, that is with Alloy, and established by Parliament. It is remarkable, that it is impossible to keep Gold and Silver even by any Standard; which is the Reason that a Liberty is given to allow for Gold Coin, according to the Trade-Price in Silver.

T.

STORNAR, *Italian*, as they use short for *Distornar*, and signifies the correcting an Error by Writing back the Parcel into its true Place, as thus: A. Dr to D. to adjust an Error in charging a Sum to the Credit of it. Instead of D. Dr. this is the *Stornar of the Parcel*.

SUPER, is a Term in the *Exchequer*, when the Question is, who is answerable for Monies to the Crown; and upon shewing the Right, the *Super* is taken off from one Accomptant, and by Order of the Barons, set upon another; then he is charged, and must Answer, and perhaps turns back the *Super* upon the former.

SURCHARGE, is a second *Charge*, or always supposeth a Former: As if a Man *chargeth* himself, another may *Surcharge* him with more, if he can prove it. An Inventory is a Charge upon an Executor; but if there be Omissions, or false Values, Creditors may *Surcharge* him.

T.

TARIFF, is a Word of late Use among the Statesmen in *Europe*, though of long-standing among the *Turkey-Merchants*. It is *Arabick*, and much the same as a Rate is with us; as if a Factor, who hath one Warehouse for all Sorts of Goods of his Principals, as well as his own, and in his Accompts of Factorage, charges to his Principal so much

## T.

much *per Cent.* upon all Sorts of Goods for Ware-house-Room, this is among them called a *Tariff*. They know, the Factor hath a considerable Profit by those *Tariffs*; but they pass them as of Course, being established by Custom. But now I find it in State Treaties, with Relation to Duties upon Goods in Trade, in which Sense also it is used in the *Levant*.

TRANSFERRING. See BEARING.

TOT. See FOREIGN OPPOSER. It is an Abbreviature of *Total*; when Accompts are very long, and fill many Pages or Rolls, it is dangerous to carry on the Sum, from the End of one Page to the beginning of another, because all the Errors run along gathering to the End; and one set right, troubles all the Writing a-fore it. Therefore the *Totals* of Rolls and Pages are wrote in a Book, which they call the *Tot-Book*, to be brought together as they think fit.

TARE, *Vide* TARIFF, for this Word (used for Allowance in Weight, with Respect to the Cask or Package, when all are weighed together, and pass at a certain Rate) seems to be derived from that.

TALLEY, as to the Manner is well known, being of ordinary Use in keeping Accompts with illiterate People, and serves well enough for meer Tale. And from rude Antiquity it is derived down to the *Exchequer*, where it is of continual Practice, and is improved to Perfection; all great Sums, and even Fractions are expressed by Notches upon it; and although now the Pen, and the *Dr.* and *Cr.* Method have the Possession of all the Accompting Trade elsewhere, and the Officers for their own Ends use it; yet on Accompt of so many of those Officers, that stick as Dirt upon a Wall,  
such

T.

such obsolete Ways and Forms are continued, to the vast Oppression of the People, that have to do amongst them. But the Law hath some Share in the Continuance; for if a *Talley* be struck upon a Collector, it amounts to an Action against him for the Money, when it comes in. The *Talley* may be of Discharge, and then it is an Acquittance; or of *Loan*, or *pro*, to receive, and then it is a Security; and these have a Discount upon them, and *Stock-Jobb*, as well as any Thing else.

**TABLES**, or *Tabular Arithmetick*, is a short Way of listing Sums under Heads, Columnwise, such as the common *Multiplication Table*, and other *Tables* of Weights, Measures, &c. and for making of Estimates and Extracts of Accompts, Men continue *Tables* with Columns, according as their Intent requires.

**TICKET**, and from thence running upon *Tick*, perhaps *Touch*, and not amiss, when it is with a Chalk, as at *Taverns*; for one Touch of the Chalk often makes two Scores. However the *Etymon* is perhaps not worth looking after, or accidental, as most such Ale-House Terms of Art are; This word is for a scrap of Paper given to Solders or Seamen instead of Money, to be paid when Money comes in, among the *Debentures*. Which see.

V.

**VALOREM**, a Word used at the Custom-House for Goods, not rated in the Book of Rates; for such pay *per Cent. ad Valorem*. See **RATES**.

**VOUCH OR CALL UPON**, is the same as, *refers to*; for so regular Books of Accompts call upon one another, the Ledger upon the Journal, that on the



U.

W.

Z.

the Waste, that on the Accompts, Letters, Invoices, and other Particulars, that lie behind in the Management of Accompting; all which is had by Means of *Folio's*, and Letters, as is obvious to conceive.

USANCE, is a Month, in the Language of foreign Bills of *Exchange*, as at *Usance*, or, 2. *Usances*, pay, &c.

USE, is the Premium for the *Loan* of Money; limited to the Rate of 6 per Cent. by Act of Parliament. *Usurer* is properly he that takes more; but if a Contingency be in the Case, which such Artists often contrive for Colour, then any Use is lawful, because the Principal may be lost. See BUMMERY.

W.

WASTE, generally is Allowance for shrinking of Goods in Weight and Measure, as Corn, Soap, Cheese, and divers other Sorts, one Way or other, in Continuance of Time, which Tradesmen consider in calculating Profits.

WASTE-BOOK, is that, wherein the first Notes made of accomptable Business, are entered just and clean, and otherwise no Prescript Form; for that the Parcel takes in the posting forwards. This Book is the Foundation and Warrant of the whole Accompt.

Z.

ZERO, or CYPHER, this in Numeration is expressed by an o, and means a Place without any Figure, and Teachers call it a Nothing. The Art of Arithmetick is *Tabular*, as the Places of  
con-

Z.

common Numbers increasing leftward Decimally, are but so many Columns, tituled at the Top, Units, Tens, Hundreds, &c. and tho' Lines are not drawn Column-wise, yet they are imagined; which is the Reason, that Scholars are held to regard the Places; which could not be done, if some Mark were not used for the Column that has no Figure, and that is o. Cypher is an *Arabick* Word, and belongs to the Art of our Figuring, though the o is used by us only to mark void Places.

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THE

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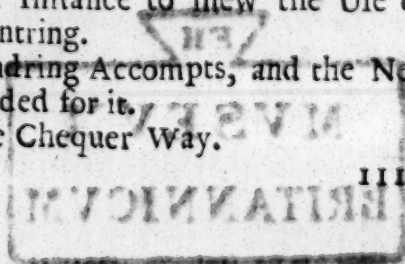
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116. The *Dr.* and *Cr.* balanced, the best Accompt rendred that can be made.

117. The Way to fhape a *Dr.* and *Cr.* Accompt into one Book fo as to comprife all that both Wafte and Journal hath.

118. Of Tabular Arithmetick; ferves for fhort Views of Accompt and Estimates.

119. A Tabular Register of Labourers.

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